

A Study of Certain Cash Expenditures of Ohio Farm Families

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A STUDY OF CERTAIN CASH EXPENDITURES OF OHIO FARM FAMILIES

GRACE BRINTON

PURPOSE OF STUDY

The purpose of the present study is to analyze in detail the specific expenditures of the farm family, which have been classified as "Operating Expense", "Furniture, Furnishing, and Equipment", and "Indications of Comfort". Detailed studies have been made of food and clothing expenditures to determine just what is being consumed, and standards have been set up to measure the adequacy of the amount and kind. Little has been done to determine the specific character of other household expenditures. These expenditures reveal not only what is being consumed but the desires and ambitions of the people. They show wherein the habits of the people are desirable or undesirable, and they may be used as a rough basis for the comparison of levels of living of different rural communities. A study of the expenditures for the non-essentials of life in relation to the cash income gives a picture of the purchasing power of the consumer. The farmer today measures his well-being by his money income. The stress of keeping up with the Joneses, from automobiles to radios, is making purchasing power as important to the farmer as to the city dweller.

Household expenditures for food and clothing are the only expenditures which may be easily and satisfactorily compared. Other expenditures are more subject to individual caprice. The only accurate comparison for them at present is that of one subdivision with another, and few studies have been made with sufficient detail to permit such comparisons; that is, the expenditures for fuel, light, automobile, telephone, or education may be compared with other such subdivisions, but the expenses of main divisions, such as operating expense, indications of comfort, furniture, furnishings, and equipment, are not comparable with the same main divisions in another study. Operating expense in one study may include the telephone, automobile, and personal supplies, while in another it may not. The telephone might be classified as recreation; the automobile might be studied alone or as an indication of comfort; and personal supplies might be grouped with clothing. Again, the amount expended for each subdivision or item may be recorded separately in one study and grouped in another.

The groups of expenditures termed "Indications of Comfort" in this study caused the greatest difficulty in classification and terminology. No two investigators of the household expenditures of farm families have used the same term to express this large group of items, nor have they adhered to exactly the same classification. Each has used the classification that suited the needs of the study at hand (10, 13, 20, 24, 35, 37, 38, 39, 40).

The writer appreciates the difficulties of attempting a classification that may be comprehensive for all studies. However, the purpose of this study is to achieve a factual analysis of those household expenditures of certain farm families, which fall under the classification "Operating Expense", "Indications of Comfort", and "Furniture, Furnishing, and Equipment". The relation of these expenditures to the farm cash income and to all other groups of expenditures will be obtained by the use of the following detailed classification:

THE CLASSIFICATION OF EXPENDITURES

- I. Food
- II. Clothing
- III. Operating Expenses
 - 1. Fuel.
 - 2. Household services.
 - a. Hired help.
 - b. Laundry.
 - c. Dry cleaning.
 - d. Repairs.
 - e. Dressmaking.
 - 3. Household supplies.
 - a. Cleaning.
 - b. Other.
 - 4. Ice.
 - 5. Insurance on household furniture.
 - 6. Personal services.
 - a. Barber, manicurist, etc.
 - 7. Personal supplies.
 - a. Toilet articles, fountain pens, jewelry, baggage, etc.
 - 8. Stamps, stationery, and telegrams.
 - 9. Telephone.
- IV. Indications of Comfort
 - 1. Automobile.
 - 2. Bicycle.
 - 3. Contributions, dues, benevolences and gifts.
 - 4. Education.
 - 5. Personal allowance.
 - 6. Recreation.
 - a. Movies, plays, concerts, lecture courses.
 - b. Excursions, vacations, trips.
 - c. Fairs, socials, picnics, and dances.

7. Care of the sick and death.
 - a. Dentist.
 - b. Oculist and eye glasses.
 - c. Medicine.
 - d. Medical supplies.
 - e. Doctor.
 - f. Hospital.
 - g. Nurse.
 - h. Undertaker.
 - i. Cemetery.
 - j. Floral offering.
 8. Tobacco.
 9. Chewing gum.
 10. Travel (by train, trolley, or bus).
 11. Insurance (life, health, and accident).
- V. Furniture, Furnishings, and Equipment
1. Furniture.
 - a. Beds.
 - b. Bureaus.
 - c. Chairs.
 - d. Couches, davenports.
 - e. Desks and book cases.
 - f. Side boards, buffets.
 - g. Tables, stands.
 - h. Other.
 2. Furnishings.
 - a. Carpets and rugs.
 - b. Curtains and draperies.
 - c. Dishes, silver, cutlery.
 - d. Household linen and bedding.
 - e. Lamps, clocks, mirrors.
 - f. Pictures, vases, bric-a-brac.
 - g. Other.
 3. Equipment for housework.
 - a. Cleaning.
 - b. Food conservation.
 - c. Preparation and serving food.
 - d. Laundry.
 - e. Sewing.
 4. Equipment for recreation.
 - a. Athletic equipment and supplies.
 - b. Games, tops, sleds, carts, playthings, pets and their supplies.
 - c. Musical instruments and supplies.
 - d. Radio and supplies.

METHODS OF SECURING RECORDS

Two methods are commonly used in securing data for a study of household expenditures—the survey method and account-book method. Most of our previous data were secured by the survey method. A trained investigator visited the home and by careful questioning helped the homemaker, with the aid of any existing records, to recall the household expenditures for the year. The second, or account-book method, is the more nearly accurate if kept according to business principles. Few women bring to the business of home-making a knowledge of account keeping, and it is particularly difficult for the farm homemaker to keep accurate and detailed accounts of the cash expenditures and the family living furnished by the farm. Therefore, records of household expenditures kept for an entire year have been difficult to secure.

However, Miss Geneva Bane, the home management specialist of the Agricultural Extension Service, interested a number of farm homemakers throughout Ohio in keeping detailed accounts of all of their household expenditures. Seventy accounts were kept for the year 1927. These were used for this study. All but one, which was kept from April to April, were kept from January to January. These families lived in 17 different counties of the State. Some lived at the edge of a town—two even paid a water tax—and some lived 8 or 10 miles from the nearest village. Three of the 70 women had been designated as Master Farm Homemakers; others had had business or professional training before marriage; and practically all were interested in the civic and social activities of their communities. At least five of the husbands of these homemakers were university graduates; two were principals of schools and managed farms as a sideline; one was chairman of the Board of Directors of the Farm Bureau Federation of Ohio; another was field secretary of a cooperative association in addition to managing his farm; one had been with the United States Bureau of Soils; and one was a retired university professor. It is clear that these farm families were above the average in intelligence.

The homemakers were interested in keeping account of their expenditures merely for their own information. Each homemaker was asked to send a duplicate copy of the monthly expenditure sheet to the University. The home management specialist gave out the household account books, offered advice and encouragement through a monthly letter to each account keeper, and at the close of the year met the group living in each county for a summarizing meeting.

The data are not as detailed nor as reliable as information collected by an accountant who makes periodic visits to each homemaker. The high intelligence of the homemakers, however, plus the fact that duplicate copies of the expenditure records were sent to the University each month, has secured a high degree of accuracy in the reports.

THE FAMILIES STUDIED

The average size of the families studied was 4.7 persons. By family is meant the parents, children, grandparents, and dependent relatives. Each is counted as one person.

TABLE 1.—Number of Children in Each of the 70 Farm Families Studied

Number of children per family	Number of families
None.....	7
1.....	11
2.....	16
3.....	17
4.....	12
5.....	5
6.....	2
Total.....	70

The average number of children living in a home was 2.6 per family. Some of the older children were reported as bearing all of their own personal expenses except board and lodging. The average number of children born to these 70 farm parents was three. However, the great majority of the women were not yet past the child-bearing age. The 70 families had a total of 179 children: 7 families had no children; 11 had one; 16, two; 17, three; 12, four; 5, five; and 2, six.

TABLE 2.—Ages of Children by Sex

Age	Boys	Girls
<i>Years</i>	<i>No.</i>	<i>No.</i>
Under 6.....	9	19
6 to 10.....	23	30
11 to 15.....	22	25
16 to 20.....	21	11
21 and over.....	11	8
Total.....	86	93

The age of the children in the families had a significant bearing on the amount of household expenditure. The expenses of the farm child under 10 years were not great for clothing, education, or

recreation. The cost of the child from 10 to 15 increased rapidly. There were 47 of these boys and girls ranging from 11 to 15 and 51 over 16 years. Most of these were passing through the highest expenditure stage of the life of the farm boy or girl. In the age group from 11 through 15 there were 22 boys and 25 girls; while in the age group from 16 through 20 there were 21 boys and 11 girls. This was because a higher proportion of boys than girls was staying at home and working on the farm.

TABLE 3.—Total Household Expenditure, by Size of Family

Expenditure	Families	Size of family in persons							
		2	3	4	5	6	7	8	9
	No.	No.	No.	No.	No.	No.	No.	No.	No.
0 to \$799.99.....	19	5	4	6	3	1	.....	.....	.....
\$800 to 1199.99.....	26	3	4	2	9	5	2	1	.....
1200 to 1599.99.....	16	.....	2	3	2	5	2	1	1
1600 to 1999.99.....	5	.....	.....	2	1	1	.....	.....	.....
2000 to 2399.99.....	1	.....	.....	.....	1	.....	.....	.....	.....
2400 to 2799.99.....	1	.....	.....	.....	1	.....	.....	.....	.....
2800 to 3199.99.....	2	.....	.....	.....	1	1	.....	.....	.....

The size of the family has always been considered a determining influence upon the amount of household expenditure, Table 3. In the lowest expenditure group there were 15 families with two, three, or four persons in each and only four families with five or six persons. The four families with expenses above \$2000 were of five or six persons.

TABLE 4.—Ages of Parents

Ages	Male	Female
<i>Years</i>	No.	No.
Under 30.....	.....	2
30 to 39.....	17	22*
40 to 49.....	24	32*
50 to 59.....	22	13*
60 to 69.....	4	1
Total.....	67	70

*Each includes a widow operating a farm.

If 40 to 49 be considered the prime of life for a man or woman, 56 of the farm men and women were in the prime of life. There were 35 between 50 and 59 years, making a total of 91 between the ages of 40 and 59, that period of life when family expenditures are usually highest and when man's earning capacity in agriculture is highest.

INCOMES

Income for this study was defined as the difference between farm cash receipts and farm expenses, plus the net cash receipts from non-agricultural sources, such as wages or salaries from professions or day labor and returns from investments. It is the amount of cash which the farm family has available for the purpose of family or household expenditure during the year.

TABLE 5.—Cash Income Groups and Number of Owner and Tenant Farmers in Each*

Cash income groups	Owners	Tenants
	No.	No.
0 to \$799.99.....	4	2
\$800 to 1199.99.....	8	3
1200 to 1599.99.....	11	0
1600 to 1999.99.....	5	3
2000 to 2399.99.....	8	3
2400 to 2799.99.....	5	3
2800 to 3199.99.....	2	0
3200 to 3599.99.....	3	0
3600 and over.....	6	1
Total.....	52	15

*Not including 3 of the 70 families whose incomes were not reported.

Although 70 families reported expenditures, it was possible to secure income returns from only 67. Of these, 15 were tenant farmers and 52 owned the farms they operated. Ownership did not seem to have any significant bearing upon the amount of income available for household expenditure. From Table 5 it will be seen that one or more of the tenant families were to be found in each of the income groups except the third, seventh, and eighth. The range of tenant income was from \$331 to \$5,700. Two of the six in the lowest income group, and one of the seven in the highest were tenants. There were three tenant families in the four groups intervening between the highest and lowest income groups.

TABLE 6.—Income, by Age of Farm Operator*

Cash income groups	Age of farm operator				
	Under 30	30 to 39	40 to 49	50 to 59	60 to 69
	No.	No.	No.	No.	No.
0 to \$799.99.....		2	3	1	.....
\$800 to 1199.99.....		4	3	2	.....
1200 to 1599.99.....		2	2	5	2
1600 to 1999.99.....		6	2	.....	.....
2000 to 2399.99.....		7	4	.....
2400 to 2799.99.....		2	5	.....
2800 to 3199.99.....		1	.....	1	.....
3200 to 3599.99.....		2	1	.....
3600 and over.....		1	3	3	.....

*For the 67 who reported incomes.

The largest income recipients were farm operators between 40 and 59 years of age. Almost one-half, or 31, of the 67 cash incomes were above \$2,000; and 28 of these 31 were of farm operators in the two age groups.

Size of income, which is influenced by size of family, age of children, age of parents, and other factors, may limit the amount of household expenditure for the laborer; but the farmer is confronted by a different situation. He has need for capital for productive reinvestment in land, machinery, seed, and stock. Experience and judgment, however, increase the farmer's income after 40, the age at which the laborer has passed the prime of his productive life (21, 30).

Further, the trend in agriculture now is to higher incomes for the "thinking" farmer as contrasted with the old time "manual" or "hoe" farmer.

RELATIONSHIP BETWEEN SOURCE OF INCOME AND DISTRIBUTION OF TOTAL EXPENDITURES

Only 22 of the incomes of these farm families were derived solely from agriculture; 45 were supplemented by from one to 90.9 per cent from non-agricultural sources. Since so many of the incomes were supplemented from outside sources, it was thought that the impulse which stimulated the desire for additional income might influence the amount and kind of expenditure. The families, therefore, were grouped according to source of income—one group composed of those who received less and the other of those who received more than 10 per cent of their income from outside

TABLE 7.—Distribution of 38 Unsupplemented* and 29 Supplemented† Farm Family Cash Incomes, by Class of Expenditure

Class of expenditure	Average expenditure per family when cash income was		Percentage distribution of			
			Cash incomes		Household expenditures	
	Unsupplemented	Supplemented	Unsupplemented	Supplemented	Unsupplemented	Supplemented
	<i>Dol.</i>	<i>Dol.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>
Food.....	229.87	224.93	11.7	9.8	20.9	19.5
Clothing.....	184.13	179.24	9.4	7.8	16.7	15.6
Operating expense.....	131.60	155.43	6.7	6.8	12.0	13.5
Indications of comfort.....	464.01	520.80	23.7	22.8	42.2	45.1
Furniture, furnishings, and equipment.....	90.35	72.18	4.6	3.2	8.2	6.3
Unexpended income.....	858.28	1,131.80	43.9	49.6	.....	.....
Total.....	1,958.24	2,284.38	100.	100.	100.	100.

*Unsupplemented if less than 10 per cent of the income was derived from sources other than agriculture.

†Supplemented if more than 10 per cent was derived from other sources.

sources. There were 38 families in the first group and 29 in the second. Of the 29 families, ten supplemented their incomes from 25 to 50 per cent, and ten others, from 50 to 91 per cent. Table 7 gives the average expenditure per family for each main class of household expenditure, the average unexpended income, and the percentage distribution of the cash incomes of both groups of families. The 29 families who supplemented their incomes from outside sources averaged an income of \$2,284.38 as compared with \$1,958.24 for the 38 who did not supplement their incomes. The unexpended income was also slightly larger for the 29 families; it averaged \$1,131.80, while that of the 38 families averaged \$858.28. The family whose income is supplemented from outside investments or by additional work is usually the family whose desires are strongest for those things which are of a non-material nature. The average expenditure for items classed as "Indications of Comfort" in this study was higher for the family that supplemented its income; the average operating expense was also slightly larger.

The percentage distribution of the incomes shows that the families with supplemented incomes were dividing their incomes almost equally between the household expenditures and the farm expenditures or savings. Almost one-fourth of the income was expended for indications of comfort; about one-tenth for food purchased; and smaller portions for clothing, operating expense, and furniture, furnishing, and equipment.

The variation between the two groups was less than 2 per cent for each class of expenditure excepting indications of comfort. Here the difference was 2.9 per cent. The 29 families who supplemented their cash incomes spent a slightly greater proportion of their total expenditures for operating expense and indications of comfort, but less for food, clothing, and furniture, furnishings, and equipment.

RELATION BETWEEN SIZE OF INCOME AND NUMBER SPENDING IN EXCESS OF INCOME

The six families whose cash incomes were less than \$800 spent an average of \$391.53 in excess of their cash incomes; each spent more than its cash income for household purposes. Of the 11 families whose incomes were between \$800 and \$1200, five were spending an average of \$296.66 in excess of their cash incomes and six were living within their cash incomes. Of the 11 families whose cash incomes were between \$1,200 and \$1,600, two spent an

average of \$486.29 in excess and nine spent less than their incomes. Of the eight families with incomes from \$2,400 to \$2,800, one spent \$147.91 in excess of its income.

TABLE 8.—Expenditures in Excess of Cash Incomes, by Cash Income Groups

Cash income groups	Families in group	Spending in excess of cash income	Average amount of excess
	<i>No.</i>	<i>No.</i>	<i>Dol.</i>
0 to \$ 799.99.....	6	6	391.53
\$ 800 to 1199.99.....	11	5	296.66
1200 to 1599.99.....	11	2	486.29
1600 to 1999.99.....	8		
2000 to 2399.99.....	11		
2400 to 2799.99.....	8	1	147.91
2800 to 3599.99.....	3		
3600 and over.....	7		
Total.....	67	14	353.78

The reason for these deficits, especially in the low-income groups, was partly revealed by a study of the expenditures recorded in the account books. Amounts ranging from \$99.38 to \$508.79 were spent for sickness by four of the six families in the lowest-income group. One family of this group spent \$57.85 for music lessons; and another spent \$59 for the son's expenses at business college. However, a part of the deficits was due to the fact that agricultural cash incomes are influenced by weather, crops, and prices, which fluctuate more than household expenditures or standards of living. Some of the older families in this group may have been living partly on the savings of earlier years. The average number of persons per family for this low-income group was five. It would seem that less than \$800 was not a sufficient income for a family of five persons to maintain a level of living consistent with American farm standards, even when the income was supplemented by food and items of household operation which averaged more than \$300 when valued at local prices. Such an income left no margin for sickness, education, and recreation.

Reckless spending could not be ascribed as the reason why five of the families were unable to live upon an income between \$800 and \$1,200. These families ranged in size from four to seven persons, or an average of 5.4 persons; while the six families in this group that lived within their incomes had an average of 3.3 persons. A detailed study of the five deficit families, with a view to understanding as far as possible the causes for the deficit, shows that there were four persons in two families, seven in one, and six in two.

The largest item of expenditure for one of the families of four persons was \$219.28 for care of the sick; and of the other, \$263.42 for life insurance and \$88.32 for laundry. The family of seven reported \$31 for music lessons, \$105.08 for church, \$132.72 for personal allowance for the children, and \$87.50 for a vacuum cleaner. The two families of six reported \$83.27 and \$146.38 for life insurance, \$124.86 and \$53.52 for coal, \$54.90 for church by one, and \$48.40 for care of the sick by the other. Food and fuel furnished by the farm lessen household cash expenditures. The food furnished by the farm for this group of five deficit families averaged \$336.83 and the fuel \$136.66 per family.

This study of the five deficit families indicates that their standards of living were high. These families were large, and their cash incomes for the year were low, averaging \$902.40. Again it would seem that an income ranging from \$800 to \$1,200 was not sufficient to maintain a minimum standard of living for families that averaged 5.4 persons and held these ideals of comfort.

Two of the families receiving between \$1200 and \$1600 were spending more than their incomes. The largest item of expenditure for the family of four persons was \$750 for a new car.

The important expenditures for the family of seven persons were \$152 for a new radio, \$122.37 for gifts, and \$325.40 for life insurance. These two families also supplemented their cash incomes by food and fuel from the farm valued at \$191.21 and \$287.69 per family.

These families are illustrative of the principle that families often spend more than their present income in order to secure expensive consumption goods which they consider necessary for a high standard of living.

One family with an income of \$2,700 expended \$2,847.91. There were three children in this family—one in college, one in high school, and one in the grades. The expenditures for education, including music lessons and college, were \$714.86. A musical instrument cost \$100 and life insurance \$480. This family reported a saving to their cash expenditures of \$466.16 from food and fuel produced on the farm. The large amount spent for education by this family accounted for the deficit.

Thus, it appears that the primary factors associated with an excess of expenditures over incomes for these families were sickness, education of children, life insurance, expensive consumption goods, stability of standards of living, as well as fluctuations in cash receipts due to weather and market conditions. None of these

families was of the decadent and profligate type often found at the bottom of the economic scale. A study of these factors suggests the following principle: Among intelligent farm families standards of living are very stable.

RELATION BETWEEN INCOME AND EXPENDITURES

Table 9 groups the families according to income and shows the average income, the average amount spent for food, clothing, operating expense, indications of comfort, and furniture, furnishings, and equipment, and the surplus or deficit for each group.

An analysis of the data shows that the average income for the lowest cash income group was \$517.33, \$391.53 less than the average household expenditure, which was \$908.86.

TABLE 9.—Household Expenditures, by Class of Expenditure and Cash Income Groups

Cash income groups	Families in group	Average expenditure for					Average unexpended cash income	Average cash income
		Food	Clothing	Operating expense	Indications of comfort	Furniture, furnishings, and equipment		
	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$799.99.....	6	180.54	122.15	112.40	436.93	56.83	-391.53*	517.33
\$800 to 1199.99.....	11	197.36	156.62	148.78	331.20	68.47	76.94	979.37
1200 to 1599.99.....	11	238.61	145.87	132.62	398.72	62.77	412.60	1391.19
1600 to 1999.99.....	8	205.74	159.09	111.54	318.20	72.38	917.79	1784.74
2000 to 2399.99.....	11	228.24	169.28	141.95	439.74	60.36	1160.98	2200.55
2400 to 2799.99.....	8	244.61	250.95	178.50	796.77	126.72	951.80	2549.35
2800 to 3199.99.....	2	235.57	134.40	131.56	607.97	193.38	1727.12	3030.00
3200 to 3599.99.....	3	226.19	147.01	88.86	399.44	72.39	2507.10	3440.99
3600 to 7150.....	7	302.19	326.06	189.53	844.80	125.89	3385.52	5173.99
Total.....	67	227.72	182.01	141.91	488.59	82.49	976.68	2099.40

*The minus sign denotes a deficit.

In this group nothing except life insurance was saved from the cash income for investment, and a heavy debt for family living was incurred.

In the next group the average income of \$979.37 made possible an average surplus of \$76.94 per family, although the average expenditure was greater for food, clothing, household operation, and furniture, furnishings, and equipment, than that of the lowest expenditure group.

The average income for the third group was \$1,391.19, and the unexpended income \$412.60. The average expended for food and indications of comfort increased over the preceding group but the expenditures for clothing, operating expense, and furniture, furnishings, and equipment decreased.

The number of families in the succeeding groups was so variable that it is hard to determine just what influence size of cash income had upon amount of expenditure. It is interesting to note the small amount of variation in the expenditure groups when the cash income ranged from \$1,200 to \$3,600. The highest average for food was \$244.61; the lowest, \$205.74; the highest for operating expense, \$178.50; and the lowest, \$88.86; the highest for indications of comfort, \$796.77, and lowest, \$318.20; the highest for furniture, furnishings, and equipment \$193.38, and lowest, \$60.36; the highest average unexpended income was \$2,507.10; and the lowest was \$412.60.

The average expenditures for food and operating expense varied less than \$100. Clothing varied \$116.55. Furniture, furnishings, and equipment varied \$133.02. The greatest difference, as would be expected, was in the indications of comfort, \$478.57, and in the average amount of surplus, \$2,094.50. The group with incomes of more than \$3,600 showed a marked increase in all expenditures as well as in unexpended income.

TABLE 10.—Percentage Distribution of Household Expenditures, by Class of Expenditure and Income Groups

Cash income groups	Families in a group	Percentage cash income spent for					Percentage cash income unexpended	Total cash income
		Food	Clothing	Operating expense	Indications of comfort	Furniture, furnishings, and equipment		
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
0 to \$ 799.99...	6	34.9	23.6	21.7	84.4	11.0	-75.6*	100
\$ 800 to 1199.99...	11	20.1	16.0	15.2	33.8	7.0	7.9	100
1200 to 1599.99...	11	17.2	10.5	9.5	28.7	4.5	29.6	100
1600 to 1999.99...	8	11.5	8.9	6.3	17.8	1.1	54.4	100
2000 to 2399.99...	11	10.4	7.7	6.4	20.0	2.7	52.8	100
2400 to 2799.99...	8	9.6	9.8	7.0	31.3	5.0	37.3	100
2800 to 3199.99...	2	7.8	4.4	4.3	20.1	6.4	57.0	100
3200 to 3599.99...	3	6.6	4.3	2.6	11.6	2.1	72.8	100
3600 and over.....	7	5.8	6.4	3.7	16.3	2.4	65.4	100
Total.....	67	10.8	8.7	6.8	23.3	3.9	46.5	100

*The minus sign denotes a deficit.

This competition of proportions of expenditures bears out the more general expression of Ernst Engel's theory that family budgets in a society based on money economy show a tendency to hold food expenditures stable and to increase the proportions used for goods of present consumption, here called "indications of comfort". But more than that, the data show that the American farmer is a capitalist—he has an unexpended income, and in that respect differs fundamentally from the wage earners studied by

Engel. In other words, the primary competition in the household budgets of these farm families was between "investment" or "savings" and all expenditures for current consumption. Moreover, the data show that the competition expressed by Engel in his "laws" is secondary to the primary relationships between present and future expenditures¹.

Table 10 shows the portion of cash income spent by each income group for food, clothing, operating expense, indications of comfort, and furniture, furnishings, and equipment, and the percentage of surplus or deficit. There was a decrease in the percentage spent for food, clothing, operating expense, and indications of comfort as the income increased; and the unexpended income, with but two exceptions, increased steadily.

DISTRIBUTION OF TOTAL EXPENDITURES

Table 11 shows the relation of the main classes of household expenditure to the income and to total household expenditure. Since the incomes for three families were not reported, the expenditures for the 67 families whose incomes were reported have been studied in relation to their incomes. The average income of the 67

TABLE 11.—Classification of Household Expenditures, Expenditures per Family, and Relation of Each Class to Cash Income

Class of expenditure	Average expenditure per family*	Distribution in relation to total expenditure	Average expenditure per family†	Portion of income
	<i>Dollars</i>	<i>Per cent</i>	<i>Dollars</i>	<i>Per cent</i>
Food.....	226.50	20.5	227.72	10.8
Clothing.....	180.52	16.3	182.01	8.7
Operating expense.....	140.82	12.7	141.91	6.8
Indications of comfort.....	478.93	43.2	488.59	23.3
Furniture, furnishings, and equipment.....	80.75	7.3	82.49	3.9
Unexpended balance.....	.....	.....	976.68	46.5
Total expenditure.....	1,107.52	100	2,099.40	100

*All 70 families, including the 3 families whose incomes were not reported.

†The 67 families whose incomes were reported.

families was \$2,099.40. Of this amount 10.8 per cent was spent for food; 8.7 per cent for clothing; 6.8 per cent for operating expense; 23.3 per cent for indications of comfort; 3.9 per cent for furniture, furnishings, and equipment, leaving a balance of 46.5 per cent of the income for other than household expenditure. The average household expenditure for each of the 70 families was \$1,107.52.

¹See Minnesota Agr. Exp. Station Bulletins 234, 240, 253, and especially 246 by Carle C. Zimmerman for the first statement of this important type of competition between present and future in household budgets of American farmers. Before Ernst Engel died he republished his earlier studies and a total summary of his theories of mass consumption in a series of articles in Vol. 9 of the Journal of the International Institute of Statistics, 1895, under the general heading of "Die Lebenskosten Belgischen Arbeiter Familien Früher und Jetzt."

An analysis of the expenditures indicates that their distribution was influenced, first, by both present and future needs and, second, by expressed desires for items of present consumption. It is apparent that with fairly constant incomes any great increase in the use of present consumption goods will have to come from a reduction of the investment or future expenditures. Most of these future expenditures will be concerned with securing the title and use of land and equipment. This raises a serious question for the farm family and agricultural leader. Shall investment expenditures be disturbed or shall farm living conditions be improved by social organization and more efficient use of free time and the goods direct from nature? At present, two types of procedure are being advocated: one, the increase of consumption at any cost, and the other, the improvement of family living without disturbing the land and capital expenditures of the families. The data seem to indicate that the farmer would be slow to conform to a policy which attempted to increase consumption at the expense of "investment" or "savings".

AN ANALYSIS OF SPECIFIC GROUPS OF EXPENDITURES

Since the present study is an attempt to determine the character of the specific expenditures, which have been classified as "Operating Expense", "Indications of Comfort", and "Furniture, Furnishings, and Equipment", each item classified under one of these main divisions will be studied in relation to the average amount expended for it per family, its percentage relationship to the group of which it is a part, and then to the total household expenditure. Each item will be broken into its component parts and the average amount of each specific expenditure group will be determined; for example, fuel will be subdivided into the kinds used, as wood, coal, kerosene, gasoline, electricity, and natural gas, and the amount spent for each kind.

HOUSEHOLD OPERATION

The average amount spent per family for operating expenditures was \$140.82. Of this amount, fuel averaged \$44.75; light, \$21.29; household services, \$20.02; household supplies, \$15.37; insurance on household goods, 43 cents; ice, \$3.23; personal services, \$5.86; personal supplies, \$10.38; telephone, \$16.02; and stamps, stationery, and telegrams, \$3.47. Further analysis shows that fuel, 31.8 per cent, and light, 15.1 per cent, comprised nearly

one-half, 46.9 per cent, of the total operating expense. Household services, 14.2 per cent, and household supplies, 10.9 per cent, made up one-fourth, 25.1 per cent, and four of the other six groups of items made up another fourth, 25.4 per cent, of the operating expense. Of these four groups, personal services comprised 4.2 per cent of the expenditures, personal supplies 7.4 per cent, the telephone 11.3 per cent, and stamps, stationery, and telegrams 2.5 per cent. The total fuel purchased comprised but 4 per cent of the total household expenditure; light, 2 per cent; household services, 1.8 per cent; household supplies, 1.4 per cent; and the telephone, 1.4 per cent. None of the other groups comprised more than 1 per cent of the household expenditure.

TABLE 12.—Household Operation Expenditures of 70 Farm Families, Amount and Distribution by Items

Items	Average expenditure per family	Portion of	
		Operation expenditure	Total expenditure
	<i>Dollars</i>	<i>Per cent</i>	<i>Per cent</i>
Fuel.....	44.75	31.8	4.0
Light.....	21.29	15.1	2.0
Household services.....	20.02	14.2	1.8
Household supplies.....	15.37	10.9	1.4
Insurance on household goods.....	.43	.3	.....
Ice.....	3.23	2.3	.3
Personal services.....	5.86	4.2	.5
Personal supplies.....	10.38	7.4	1.0
Telephone.....	16.02	11.3	1.4
Stamps, stationery, telegrams.....	3.47	2.5	.3
Total.....	140.82	100	12.7

Ten items of household operating expense have been summarized to show their distribution. In order to make these expenditures comparable, the families, whose expenditures have fallen within certain specified limits, have been grouped together. The expenditure groups from lowest to highest contain 19, 26, 16, 5, and 4 families, respectively.

Tables 13 to 18, inclusive, present detailed data in regard to each item of household operating expense. They show the average amount spent by each group and by all 70 families for each item.

FUEL

Table 13 gives the average expenditure per family for fuel. An attempt was made to correlate the size of house with the amount spent for fuel. In the first three groups where the number of families studied is greatest, a correlation is apparent; that is, as

TABLE 13.—Fuel—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure group	Families	Persons in family	Rooms used	Average expenditure for						
				Wood	Coal	Kerosene	Gasoline	Electricity	Nat. gas	Total
	No.	No.	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99...	19	3.5	6.6	0.37	17.85	4.24	0.34	.....	.....	22.80
\$ 800 to 1199.99...	26	4.7	7.5	1.15	37.61	6.26	1.48	.....	.....	46.50
1200 to 1599.99...	16	5.6	8.3	1.88	41.32	6.50	1.95	.....	4.31	55.96
1600 to 1999.99...	5	5.2	7.4	1.90	65.71	5.92	.....	5.39	.....	78.92
2000 to 3199.99...	4	5.5	10.8	.....	39.54	6.97	3.50	.....	.....	50.01
Average, 70 families.....		4.7	7.6	1.09	35.21	5.78	1.29	.39	.99	44.75

the number of rooms used in the house increased the expenditure for fuel increased. In the other groups the number of families and the amount of fuel reported by each were so small that it is scarcely possible to draw any conclusions. The average expenditure for fuel was \$44.75 and the average furnished by the farm was \$10.12, making a total of \$54.87 per family for fuel used.

HOUSEHOLD SERVICES

Household services included expenditures for hired help, laundry sent out, dry cleaning (rugs, curtains, clothing, etc.), repairs to furniture, as well as household equipment, and dress-making. All but eight families reported some expenditure for household services, and one-fourth (17) reported an expenditure of over \$25.

TABLE 14.—Household Service—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families	Average expenditure for					
		Hired help	Laundry	Dry cleaning	Repairs	Dress-making	Total
	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99.....	19	10.45	3.49	1.10	1.63	1.79	18.46
\$ 800 to 1199.99.....	26	2.03	8.66	1.97	1.56	1.14	15.36
1200 to 1599.99.....	16	4.85	13.34	3.28	3.24	2.14	26.85
1600 to 1999.99.....	5	1.85	6.71	2.05	6.47	.55	17.63
2000 to 3199.99.....	4	6.61	2.07	10.61	7.14	6.88	33.31
Average, 70 families.....		5.21	7.81	2.53	2.63	1.83	20.02

Hired help averaging \$5.21 and laundry \$7.81 were the largest items of expenditure for household services. Expenditures for hired help were reported by 26 families in amounts ranging from 25 cents to \$117.78. The total amount of household expenditure did

not seem to influence the amount spent for hired help, since eight families, whose total expenditures were less than \$800 each, reported \$198.57, and since it was one of these families that reported \$117.78. Five families reported over \$50.00 for laundry sent out, indicating that these were the only families who regularly availed themselves of this service. Thirty-eight families made no report. Forty families, over one-half, reported expenditures for dry cleaning. With the exception of eight families, all expenditures for dry cleaning were less than \$5. Four of the eight expended between \$10.50 and \$33.70.

Only 15 families reported expenditures for dressmaking. The highest individual expenditure, out of a total of \$128.25, was \$16.75.

HOUSEHOLD SUPPLIES

Household supplies were divided into cleaning supplies and other supplies. Cleaning supplies were subdivided into the kinds most frequently used by the farm homemaker—soap, lye, cleaning agents and brooms, mops, and brushes; other supplies included canning supplies and miscellaneous supplies such as wax paper, matches, etc. The amount spent for cleaning supplies, with one exception, increased with the number of rooms used per family and with the increase in total household expenditure.

TABLE 15.—Household Supplies—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families in group	Rooms used	Average expenditure for							
			Cleaning					Other		Total supplies
			Soap	Lye	Cleaning agents	Brooms, mops, brushes	Total	Canning supplies	Matches, wax paper, etc.	
	No.	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$799.99.	19	6.6	3.05	0.21	0.83	0.75	4.84	1.90	3.37	5.37
\$ 800 to 1199.99.	26	7.5	5.08	.30	1.45	1.29	8.12	2.16	5.29	7.45
1200 to 1599.99.	16	8.3	5.34	.42	1.72	1.36	8.84	2.81	4.57	7.38
1600 to 1999.99.	5	7.4	5.48	.81	1.82	1.29	9.40	3.36	15.38	18.74
2000 to 3199.99.	4	10.8	6.81	.41	2.66	.91	10.79	2.16	6.27	8.43
Average, 70 families ...		7.6	4.72	0.35	1.44	1.14	7.65	2.32	5.41	7.73
										15.37

The amount of lye used was studied in detail to see whether there was any relation between the amount of soap and the amount of lye purchased. In other words, does the farm homemaker still make her own soap? In the three cases where more than \$2 were expended for lye, little or no soap was purchased. Two families did not report the purchase of soap, while 31 families reported \$4 or

more. The decrease in amount spent for lye in the last expenditure group may be accounted for by the rather large increase in amount of soap bought. Only one family failed to report some expenditure for canning supplies. With the exception of the last group, this expenditure increased with the increase in total household expenditure. The average expenditure classified as "Other" in the next to the highest expenditure group was disproportionately increased by a water tax reported by two families who lived on the edge of town.

These families reported expenditures for various kinds of light. The reports, however, were so unsatisfactory that it was almost impossible to allocate the amounts expended for the kerosene, gasoline, natural gas, or electricity used for lighting purposes alone. Consequently, an average of \$21.29 was estimated as the amount used per family for all sources of light. Three families made no report and 24 families reported less than \$10.

Eight families reported a total of \$30.45 insurance on household goods.

Thirty-seven families reported a total of \$225.85 for ice, fourteen of whom reported more than \$5 each.

PERSONAL SERVICES

The expenditures for personal services were comparatively small. They were studied as haircuts and shaves, marcelles and shampoos, and repairs to watches, pins, purses, baggage, and umbrellas. It may be seen from Table 16 that the average per family was \$5.86, almost two-thirds of which, \$3.85, was spent for haircuts and shaves. Although it was not always stated just who were the recipients of the haircuts, it might be inferred that in most of these families the children as well as the parents patronized the professional barber, as this expenditure increased with the

TABLE 16.—Personal Service—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families in group	Persons in family	Average expenditure for			
			Hair cuts, shaves	Marcelles, shampoos	Repair of personal supplies	Total
	No.	No.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99.....	19	3.5	3.64	0.12	0.81	4.56
\$ 800 to 1199.99.....	26	4.7	4.14	1.00	1.08	6.22
1200 to 1599.99.....	16	5.6	2.33	1.77	1.05	5.14
1600 to 1999.99.....	5	5.2	6.88	2.10	1.27	10.25
2000 to 3199.99.....	4	5.5	5.35	.25	1.44	7.04
Average, 70 families		4.7	3.85	.97	1.03	5.86

increase in size of family. Few men reported shaves and only 13 women reported shampoos or marcel. No personal service expenditures were reported by nine families, while 31 families reported more than \$5. Of the four families who reported more than \$20 each, one expended almost the entire sum for haircuts; two reported permanent waves as well as haircuts; and the other reported a regular monthly expenditure of \$2 to \$3 for hairdressing. The amount spent for marcel and shampoos increased with the increase in total expenditure except for the highest expenditure group. The difference in expenditures for the two highest expenditure groups was probably largely influenced by the age of the homemakers. The average age of the homemaker of the highest expenditure group was 40 and that of the other group was 50.

PERSONAL SUPPLIES

The expenditures for personal supplies included jewelry, trunks, baggage, toilet articles, fountain pens, and other miscellaneous items. That farm families spend relatively little for jewelry, cosmetics, and baggage is shown by the fact that the average expenditure of the 70 farm families was \$10.38, and that more than one-fourth of that amount met the needs of children attending high school and college. In other words, 27 per cent of all expenditures for personal supplies were for class pins, sorority and fraternity pins, fountain pens, baggage, and commencement presents, such as watches and rings. Of the 32 children between 16 and 20 years of age in these families, 23, according to the nature of the individual expenditures reported, were in high school or college.

TABLE 17.—Personal Supplies—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families	Persons in family	Average expenditure for					
			Jewelry	Trunks, baggage	Toilet articles	Fountain pens	Other	Total
	No.	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99...	19	3.5	0.48	1.42	3.42	0.61	0.44	6.37
\$ 800 to 1199.99...	26	4.7	2.46	.18	3.99	.69	.24	7.56
1200 to 1599.99...	16	5.6	5.77	.81	7.09	.66	.91	15.24
1600 to 1999.99...	5	5.2	2.20	5.39	4.02	.....	.....	11.61
2000 to 3199.99...	4	5.5	.....	11.23	9.79	2.38	3.47	26.87
Average, 70 families.....		4.7	2.51	1.66	4.88	.71	.62	10.38

Jewelry was purchased by 17 families, but the eight spending more than \$5 purchased 4 rings, 4 watches, and 2 sorority and fraternity pins. The four families reporting more than \$5 for baggage

stated that it was for members of the family going to college. Toilet articles were reported by all but one family, and with one exception the average amount increased with the increase in total household expenditure. "Other" included such articles as umbrellas, pencils, and souvenirs.

TELEPHONES, STAMPS, STATIONERY, AND TELEGRAMS

The average spent per family for telephone, stamps, stationery, and telegrams was \$19.49. Although no expenditure was reported by 12 families for the telephone and 22 families reported less than \$5 each, the average spent was \$16.02. An increase in expenditure for stamps was reported with the increase in total household expenditure. Only three families reported telegrams.

TABLE 18.—Telephone, Stamps, Stationery, and Telegrams—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families	Average expenditure for				
		Telephone	Stamps	Stationery	Telegrams	Total
	No.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99.....	19	9.44	1.12	0.99	.0	11.55
\$ 800 to 1199.99.....	26	16.67	2.17	1.06	.03	19.93
1200 to 1599.99.....	16	17.57	2.28	1.37	.04	21.26
1600 to 1999.99.....	5	26.79	2.35	.43	.0	29.57
2000 to 3199.99.....	4	23.43	6.76	4.30	.22	34.71
Average, 70 families.....		16.02	2.18	1.26	.03	19.49

INDICATIONS OF COMFORT

The items classified as indications of comfort are automobile, bicycle, contributions, benevolences, dues, gifts, education, personal allowance, recreation, care of the sick, death, tobacco, chewing gum, travel, and insurance.

Table 19 gives the average expenditure per family for each item. It shows that the largest average expenditures were for insurance \$94.56, education \$93.42, automobile \$90.97, care of the sick \$67.28, contributions to the maintenance and support of the church \$47.17, gifts \$28.65, recreation \$20.91, personal allowance \$11.60, and dues \$11.37. Expenditures for tobacco were \$4.66 and ranked higher than those for travel other than by automobile, \$4.49. The total average expenditure per family for these non-material goods was \$478.93. The expenditures for insurance, education, and the automobile comprised more than one-half, or 58.3 per cent, of the \$478.93; care of the sick and death comprised

14 per cent; and contributions, 9.8 per cent. These five items together constituted 81.3 per cent of the total expenditure for indications of comfort. A greater percentage was spent for gifts than for the family recreation. The percentage spent in personal

TABLE 19.—Items of Indication of Comfort of 70 Farm Families

Items	Average expenditure per family	Portion of expenditure	Portion of total expenditures
	<i>Dollars</i>	<i>Per cent</i>	<i>Per cent</i>
Automobile.....	90.97	19.1	8.2
Bicycle.....	.28		
Contributions.....	47.17	9.8	4.3
Benevolences.....	3.34	0.7	.3
Dues.....	11.37	2.4	1.0
Gifts.....	28.65	6.0	2.6
Education.....	93.42	19.5	8.4
Personal allowance.....	11.60	2.4	1.1
Recreation.....	20.91	4.4	1.9
Sickness and death.....	67.28	14.0	6.1
Tobacco.....	4.66	1.0	.4
Chewing gum.....	.23		
Travel (other than by automobile).....	4.49	1.0	.4
Insurance.....	94.56	19.7	8.5
Total.....	478.93	100	43.2

allowance for the children was the same as that for dues, 2.4 per cent. The amounts spent for tobacco and travel other than by automobile were each a little less than 1 per cent. The smallest amounts expended were seven-tenths of 1 per cent for benevolences and less than one-half of 1 per cent for chewing gum and for bicycles. The percentage relationship of the several items of indications of comfort to the total household expenditure is shown in the last column of the table.

Tables 20 to 24, inclusive, present detailed data in regard to the average expenditure for each item of indications of comfort, and the average amount spent by each of the 70 families.

TABLE 20.—Automobile—Items and Average Expenditure per Family by Household Expenditure Groups

Household expenditure groups	Families per group	Average expenditure for					
		New cars	Repairs and improvements	Gas and oil	License and insurance	Other	Total
	<i>No.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>
0 to \$ 799.99.....	19	0	9.73	26.85	1.12	0.16	37.86
\$ 800 to 1199.99.....	26	20.19	16.54	50.75	1.42	.42	89.32
1200 to 1599.99.....	16	3.75	19.58	46.48	5.22	.14	75.17
1600 to 1999.99.....	5	150.00	53.05	49.47	4.66	.68	257.86
2000 to 3199.99.....	4	73.56	38.43	86.50	8.51	1.55	208.55
Average, 70 families.....		23.28	19.25	45.24	2.84	.37	90.97

AUTOMOBILE

The expenditures for the automobile as recorded in the account books grouped themselves into five classes: new cars, repairs and improvements, gasoline and oil, license and insurance, and other. "Other" includes expenditures for parking, washing car, etc. Expenditures reported for the use of the automobile in transporting school children were classified as education. Expenditures for the automobile were not reported by 13 families. The average expenditure for the 70 families was \$90.97. Full or partial payment was reported for four cars; \$750, \$400, \$294.25, and \$60, respectively. From Table 20 it appears that the lowest expenditure group did not report any new cars, the next lowest reported two cars, and each of the other groups reported one car. Expenditures for repairs and improvements were highest in the next to the highest expenditure group. With one exception the expenditures for gasoline and oil were on an increasing scale. Only one family that reported an expenditure for the automobile failed to report an expenditure for gasoline or oil. The average expenditure of the 70 families for this item was \$45.24. Of the 70 families only 20 reported expenditures for license and nine for insurance.

CONTRIBUTIONS

The average expenditure of \$90.97 for the automobile practically equalled the average total expenditure of \$90.53 for contributions, benevolences, dues, and gifts, Tables 20 and 21. The two tables show that the lowest groups spent nearly the same for automobiles as for contributions, benevolences, dues, and gifts. The first and third groups spent less and the other three groups more for the automobile than for contributions, benevolences, dues, and gifts.

TABLE 21.—Contributions, Benevolences, Dues, and Gifts—
Average Expenditure per Family in Household
Expenditure Groups

Household expenditure groups	Families in group	Average expenditure for				
		Contributions	Benevolences	Dues	Gifts	Total
	No.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99.....	19	18.04	2.37	5.88	16.62	42.91
\$ 800 to 1199.99.....	26	51.69	3.32	8.01	22.20	85.22
1200 to 1599.99.....	16	60.49	3.89	11.94	35.82	112.14
1600 to 1999.99.....	5	46.41	5.31	18.96	44.88	115.56
2000 to 3199.99.....	4	103.71	3.49	47.56	78.72	233.48
Average, 70 families		47.17	3.34	11.37	28.65	90.53

Expenditures for the maintenance or support of the church were classified as contributions. The total amount reported was \$3,301.58, or an average for the 70 families of \$47.17. With one exception the average amount increased with the household expenditure groups. A detailed study of expenditures in each group indicates that these farm families consistently and generously supported the church; only one family failed to report such expenditure. The largest amount reported was \$184.25, and the smallest was 25 cents. In the lowest expenditure group, the largest amount reported was \$54.22. Five families of this group reported between \$25 and \$50, four between \$15 and \$25, and nine between 60 cents and \$15.

In the next group two families reported between \$180 and \$185, and nine between \$50 and \$100 each. Only five of the 26 reported less than \$10. In the third group four families reported between \$100 and \$150 for the church and three between \$50 and \$100. Only two reported less than \$10. In the fourth group one family reported \$95.98, one \$53.03, and the other three reported between \$25 and \$30. In the highest expenditure group two reported almost the same amount, \$156.80 and \$153.70; the other two reported \$98.40 and \$5.95, respectively.

BENEVOLENCES

"Benevolences" included all those expenditures of a charitable or philanthropic nature not intended for the support of the church—funds given toward the support of hospitals, denominational colleges and homes, the community chest, Salvation Army, Near East Relief, flood relief, Anti-saloon League, Red Cross, etc.

A detailed analysis of the benevolences showed that in the lowest expenditure group 11 families made no report; one reported \$32; one \$8; and six, amounts ranging from 40 cents to \$1.15. In the next to the lowest expenditure group one reported \$30; one \$17.50; three between \$5 and \$10; eleven less than \$5; and ten made no report. In the next group one family reported \$26.70; one \$13; and eight, \$5 or less. Two of the next group of five reported \$25.55 and \$1, respectively. All four of the highest expenditure groups reported amounts ranging from \$1 to \$10. The 70 families gave a total of \$234.05 for benevolences.

DUES

The most frequent dues reported were for the Farm Bureau and Grange. Other dues were for lodges, clubs, organizations, such as the P. T. A., W. R. C., and W. C. T. U., summer camp, the college fraternity and sorority, and Rotary.

The average amount spent by each group increased regularly with the increase in total household expenditure. Nine families belonging to the two lowest expenditure groups were the only ones who were not members of some kind of a club or organization. The dues paid varied from 15 cents to \$135.

The average paid by the lowest expenditure group was \$5.88 but the largest amount was \$17.05 and the smallest, 15 cents. Nine families paid between \$5 and \$15. The average for the next group was \$8.01 while the two largest amounts were \$31.35 and \$25.95. Nine families paid between \$10 and \$15 and eleven, less than \$10. The next group averaged \$11.94, with \$30 as the largest amount paid. Ten families reported between \$10 and \$22 and five, less than \$10. The average (\$18.96) for the next group revealed a range of from \$32.40 to \$9.60. The intervening dues reported were \$24.75, \$16.05, and \$12. The average for the highest expenditure group (\$47.56) was influenced by one family expenditure of \$135. The others were \$27.85, \$17.40, and \$10, respectively. The largest expenditure for this group was occasioned by the fact that the head of the family was not only a farmer but principal of a high school. To the usual farmers' organizations and lodges were added educational clubs, Rotary, Y. M. C. A., and Y. W. C. A. dues. The amount expended by the 70 families for dues was \$796.23, or an average of \$11.37 per family. It would seem that these farm families were unusually active in the social and civic organizations of their communities.

GIFTS

The expenditures for gifts in this study were expenditures for gifts to someone outside of the family. Any gift to a member of the family was classified not as a gift, but according to its intended family or individual use—if a school book, under education; if gloves, under clothing; if jewelry, under personal supplies. All gifts of food produced on the farm were reported at the regular market price. Twenty-four families reported gifts of food amounting to \$214.61. Eighteen of these families reported less than \$5, while one family reported gifts of food amounting to \$111.80.

The gifts given by these 70 farm families, exclusive of the gifts of food, amounted to \$2,005.37. The average amount increased with the increase in expenditure groups. The highest individual expenditure was \$164.77 and the lowest was \$2.05. Eight families expended more than \$50. Twenty-four reported between \$50 and \$25, and 24 reported between \$25 and \$10. Only five families reported an expenditure of \$5 or less. One family

made no report. The total amount expended by the 70 families for contributions, benevolences, dues, and gifts was \$6,337.23, or an average per family of \$90.53.

EDUCATION

The expenditures for education were classified as elementary and high school, college, music lessons, newspapers and magazines, and adult education.

Adult education.—The term adult education was used to include all those expenditures which were designed to be of educational value to the adult members of the families. Expenditures for Farmers' Week, Farmers' Institute, corn trips, books—Sunday School books, missionary books, and Bibles, cook books, books on interior decoration, dictionaries, and fiction—were grouped as for adult education. One-half of the families reported a total of \$242.93 for adult education. Nine families reported expenditures for Farmers' Week and seven for Farmers' Institutes.

TABLE 22.—Education—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families in group	Children per family	Average expenditure for					Total
			School	College	Music	Newspapers and magazines	Adult* education	
	No.	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99...	19	1.5	4.93	4.78	4.43	6.80	0.79	21.73
\$ 800 to 1199.99...	26	2.6	7.80	9.91	6.94	6.41	1.62	32.68
1200 to 1599.99...	16	3.4	15.79	102.77	22.14	5.01	5.79	151.50
1600 to 1999.99...	5	2.8	6.28	101.09	16.46	11.24	8.04	143.11
2000 to 3199.99...	4	3.5	70.98	404.99	29.96	15.21	13.20	534.34
Average, 70 families.....		2.6	12.35	58.83	11.73	7.04	3.47	93.42

*Adult education includes attendance at Farmers' Week, Farmers' Institute, etc.

Elementary and high school.—The expenditures classified as elementary and high school education included school supplies, books, tuition, lunch baskets, and costs of transportation, where such were reported. Twelve families made no report. The largest expenditure was \$170.80. The total expenditure for the year was \$864.61.

College.—Fourteen families reported a total of ten boys and three girls in college and one boy and one girl in business college. The total amount spent for college was \$4,118.02. Two of these young people were from families classified in the lowest expenditure group. Their total expenditure was \$90.76. One from the next lowest group reported \$257.62. Eight from the third group

expended \$1,644.25. One from the fourth expenditure group spent \$505.43, and three from the highest group expended \$1,619.96. This would indicate that all but five probably helped to pay their own college expenses.

Music.—The expenditures for music were for lessons, books, and sheet music. The 70 families reported \$820.92. A study of the expenditures for music by each expenditure group shows that four families in the lowest group spent \$84.08, of which one family reported \$57.15 and another \$15. Eight families in the second group reported a total of \$180.40. The largest expenditures were \$61.30, \$36.55, \$31.10, and \$24; the other four less than \$10 each. Eight families in the third group reported a total of \$354.28 for music. The largest were \$222 and \$44.63, four were between \$12 and \$27, and two were less than \$7. In the fourth group, the largest amounts were \$51.31 and \$25, and the smallest \$6. In the highest group only two families reported, one \$80.50 and the other \$39.35. Of these 70 families 25 gave their children the cultural advantage of music.

Newspapers and magazines.—The total expenditure reported in the account books for newspapers and magazines was \$493.02. Only seven families made no report, three reported less than \$1 each, 24 between \$5 and \$10, and 17 reported more than \$10. The largest amount reported was \$26.17.

The total expenditure for education was \$6,539.50.

TABLE 23.—Recreation—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families in group	Average expenditure for				
		Movies, plays, concerts, lectures	Excursions and trips	Fairs, socials, picnics, dances	Other	Total
	No.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$799.99.....	19	2.91	1.88	2.36	.13	7.28
\$800 to 1199.89.....	26	3.71	5.67	8.92	.35	18.65
1200 to 1599.99.....	16	6.72	9.37	4.17	1.69	21.95
1600 to 1999.99.....	5	9.91	8.79	9.31	.19	28.20
2000 to 3199.99.....	4	19.81	49.77	15.19	2.22	86.99
Average, 70 families.....		5.54	8.23	6.44	.70	20.91

RECREATION

Expenditures for recreation in most studies include those expenditures which give enjoyment or pleasure through entertainment, amusement, and relaxation (movies, concerts, lectures, trips and excursions, fairs, socials, picnics, and dances), and those which provide equipment for the purpose of family recreation (pianos,

radios, toys, and athletic goods). This study classifies as recreation those expenditures which primarily afford only entertainment, amusement, and relaxation, outside of the home. The recreation which comes through the use of equipment will be studied later as equipment for recreation.

These expenditures were classified according to the kind of recreation. Those grouped as educational in nature were the movies, plays, concerts, and lectures; those grouped as social were the fairs, socials, picnics, and dances; and those intended primarily for rest and relaxation were the excursions and trips. It is clearly evident that these groupings may be interchangeable. The excursion or trip may be educational, the fair may also be educational, and the movie or play may be relaxational.

Movies, plays, concerts, and lectures.—Farm families do not ordinarily seek expensive kinds of entertainment. When the income was small in the families studied, expenditures for recreation were reduced to a minimum. This is made clear by a comparison of the average expenditures of the lowest expenditure group: \$37.86 for the automobile, \$42.91 for contributions, benevolences, dues, and gifts, \$21.73 for education, and only \$7.28 for recreation. As the total amount of household expenditure increased, the amount for recreation increased, but not until the total household expenditures exceeded \$2,000 did the amount for recreation increase to any extent. Good roads and automobiles are making it possible for farm families to go rather long distances to attend movies, plays, concerts, and lectures if time and cash are available.

In the present study, 11 families made no report for movies, plays, concerts, and lectures; 14 spent more than \$10, and 30 spent less than \$5. The largest amount reported was \$32.05; the smallest, 25 cents. Sixteen reported lecture courses and chautauquas. School plays and entertainments formed a large part of the social life of some of the families. The total amount expended for movies, plays, concerts, and lectures was \$387.99, or an average of \$5.54 per family.

Excursions and trips.—Excursions or trips, costing from 50 cents to \$127.56, were reported by 40 families. If the vacation or trip was occasioned by sickness, the expense was ascribed to sickness, as in one instance where an extended trip was taken through the West. Little was spent by the lowest expenditure group for trips. Of the seven families reporting, the largest amount was \$9.15. The total for the group was only \$35.80. From the second

group, 15 reported a total of \$147.48, the largest being \$25 and only six, \$10 or more. From the third group nine reported a total of \$98.12, the two largest being \$42 and \$21.37; all others were \$10 or less. In the fourth group all reported expenditures; the total being \$43.95, the largest \$31.41, and the others less than \$5. The highest expenditure group reported \$127.56 as its largest amount and \$19.08 as the smallest, and intervening amounts of \$26.88 and \$25.55.

Fairs, socials, picnics, and dances.—These formed a large share of the farm family's recreational time and interest without increasing the expenditures for recreation, as the expenditures incurred were ordinarily classed under food and automobile. No expenditures for fairs, socials, picnics, and dances were reported by 14 families; 36 attended either the State fair, a County fair, or both. Few families reported expenditures for dances.

Other.—Under "Other" was included recreation of an athletic nature, such as baseball, basketball, and football. The games attended were probably those played by the local high schools. Amounts reported by 22 varied from 50 cents to \$8.90, making in all a total of \$48.60. For all kinds of recreation the 70 families spent \$1,463.50.

CARE OF THE SICK AND DEATH

More than one-half of the total expenditure under this heading was for medicine and the doctor and almost one-fourth for the oculist and dentist. The farm family is being able to give its sick increasingly better care. Hospital expenditures were reported by three of these groups, and one group reported the services of a nurse.

TABLE 24.—Care of Sick and Death—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families in group	Average expenditure for								
		Ocu- list	Den- tist	Medi- cine	Medi- cal sup- plies	Doctor	Hos- pital	Nurse	Death	Total
	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$ 799.99.....	19	4.17	4.14	2.80	0.93	14.98	2.75	.....	0.21	29.98
\$ 800 to 1199.99.....	26	4.99	9.07	7.02	1.44	26.39	1.18	.....	5.77	55.86
1200 to 1599.99.....	16	6.64	10.02	3.09	2.30	60.98	20.80	2.25	20.47	136.55
1600 to 1999.99.....	5	7.73	13.90	2.75	.49	26.65	.....	.....	.....	51.52
2000 to 3199.99.....	4	25.81	4.50	8.25	1.57	17.94	.....	.....	3.37	61.44
Average, 70 families.....		6.53	8.03	4.74	1.44	30.73	5.93	.52	9.36	67.28

Oculist.—An analysis of the expenditures of the different groups shows that the amount spent for the oculist increased as the expenditures increased. In the lowest expenditure group eight of the 19 families reported a total of \$79.25 and four of the eight reported expenditures ranging from \$15.70 to \$17.75. In the next group, ten of the 26 families reported sums totaling \$129.78, the largest six ranging from \$12.50 to \$28. In the third group, seven of the 16 families expended a total of \$106.25. In the fourth group two families reported \$10 and \$28.65; and in the last group three families reported \$40, \$29.25, and \$34, respectively. It would seem from these rather large expenditures that these families were attempting to get the best service possible for the care of their eyes.

Dentist.—With two exceptions, the individual expenditures for the dentist were not so large as those for the oculist. They were, however, more numerous. From the lowest expenditure group 12 families reported \$78.75, the largest single amount being \$34. In the next group 19 expended \$235.75, the largest amount being \$81.25. In the third group 12 spent \$160.34, the largest amount being \$53. In the fourth group four families reported \$69.50, two of these amounts were \$24 and \$25, respectively. In the highest group three families reported sums totaling \$18, no one expenditure of which was larger than \$9. The total expenditure for the dentist was \$562.34, or an average of \$8.03 per family.

Medicine.—An attempt was made to divide the expenditures for medicine into three classes; prescriptions, proprietaries, and laxatives. This was not wholly satisfactory because expenditures were often recorded just as medicine; laxatives were frequently proprietary medicines, and certain proprietary medicines were sometimes given as prescriptions. In this study castor oil, Epsom salts, sal hepatica, and milk of magnesia were classed as laxatives. The total spent for medicine was \$331.96. As nearly as could be determined, \$192.55 of this amount were spent for prescriptions, \$85.35 for proprietary medicines, and \$54.06 for laxatives. Only three of the 70 families did not report an expenditure for medicine. In the lowest expenditure group of 19 families 14 reported from 90 cents to \$10.75 for prescriptions, eight reported from 25 cents to \$2.10 for proprietary medicines, and 15 reported from 20 cents to \$1.25 for laxatives.

In the second expenditure group of 26 families, only one family did not report an expenditure for prescriptions. The largest individual amount was \$25.22. Amounts varying from 50 cents to

\$20.10 for proprietary medicines were reported by 13 families, and 13 families reported amounts varying from 23 cents to \$6.73 for laxatives.

In the third group of 16 families, 11 reported a total expenditure of \$27.63 for prescriptions; ten, \$14.72 for proprietary; and seven, \$7.07 for laxatives. The largest single item reported for prescriptions was \$7.50; for proprietary medicine, \$2.73; and for laxatives, \$2.16.

In the fourth group, four families reported expenditures totaling \$8.75 for prescriptions, one reported \$1.85 for proprietary medicines, and three reported \$3.15 for laxatives.

In the highest expenditure group three reported a total of \$13.71 for prescriptions, two reported \$3.25 for proprietary medicine, and the four families reported \$16.04 for laxatives.

Medical supplies.—Under medical supplies were classified ointments, disinfectants, liniment, bandages, absorbent cotton, adhesive tape, clinical thermometers, etc. The lowest expenditure group reported a total of \$17.59 in sums varying from 10 cents to \$4.35. The expenditures of 21 of the second group were \$37.47, the largest amount being \$3.50. The third group reported \$36.82 for medical supplies, the largest amount being \$7.10. The fourth group reported \$2.45 and the highest group \$6.27. The total amount spent by the 70 families for medical supplies was \$100.60, or an average of \$1.44 per family.

Doctor.—An attempt was made in analyzing the expenditures for the doctor to see if the farm family was using the services of the specialist as well as of the general practitioner. In some cases the account keeper stated that the expenditure was for the surgeon, the obstetrician, or the doctor; in some cases it was perfectly obvious for whom the expenditure was intended, and in other cases it was impossible to make a distinction. For example, in the lowest expenditure group, one family reported \$22 paid to the doctor for an obstetrical case; another reported \$107.62 to the doctor for an operation. In each instance the general practitioner or an obstetrician or a surgeon may have been engaged. Two other expenditures for the doctor in this group, which gave no indication of their specific purposes, were \$47.25 and \$52. Ten of the 19 families of this group reported some expenditure for a doctor, the total expenditure being \$284.62. The five families in the next group reported a total expenditure of \$686.05 for the doctor, but only \$25 of this amount were specifically designated for the surgeon and \$25 for an obstetrical case. An expenditure of \$203.75 for two

tonsil and adenoid operations was reported by a family without reference to the services of a specialist, another reported \$80.50 for the doctor; seven reported between \$20 and \$50; and six reported between \$10 and \$20.

The third group reported a total of \$975.75, \$476.25 for the doctor, \$450 for the surgeon, and \$49.50 for an obstetrical case. The largest amounts reported for the doctor were \$194 and \$95. Expenditures for operations were reported by three families—\$260 for both a tonsil and an appendix operation, \$80 for a tonsil and adenoid operation, and \$110 for an operation the nature of which was not stated.

The largest expenditure in the fourth group was \$88 and in the fifth group, \$47.75.

It would appear that \$96.50 of the \$2,151.42 reported by these 70 farm families were spent for obstetrical work; \$475 for surgical work, and \$1,579.92 for the services of the general practitioner.

Hospital expenses totaled \$415.38 by the three groups reporting; \$52.25 by two families in the lowest expenditure group, \$30.50 by one family in the next, \$332.63 by six in the third group. No expenditures were reported by the highest groups. Only one family reported an expenditure, \$36, for a nurse.

Two deaths were reported. Partial payment for one of the funerals made a total of \$570 for funerals, \$46.10 for the cemetery, and \$38.98 for floral offerings.

Table 25 summarizes the expenditures for several minor unrelated items which were classified as indications of comfort. An analysis of these expenditures shows that 36 families gave \$811.82 to their children for personal allowances. In the lowest expenditure group nine families gave a total of \$116.34; in the succeeding groups 13 gave \$130.65, seven gave \$352.73, four gave \$52.60, and three gave \$159.50.

TABLE 25.—Miscellaneous—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families in group	Average expenditure for					
		Personal allowance	Insurance	Chewing gum	Tobacco	Travel	Total
	<i>No.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>
0 to \$ 799.99.....	19	6.12	22.71	0.11	4.09	2.30	35.33
\$ 800 to 1199.99.....	26	5.02	83.10	0.14	6.16	3.96	98.38
1200 to 1599.99.....	16	22.04	95.92	0.50	5.44	6.19	130.09
1600 to 1999.99.....	5	10.52	307.67	0.45	.28	10.52	329.44
2000 to 3199.99.....	4	39.88	238.61	0.05	.....	3.97	282.51
Average, 70 families.....		11.60	94.56	.23	4.66	4.49	115.54

Insurance—life, health, and accident—\$6,619.45, is the largest individual expenditure reported by these 70 farm families. The amounts reported by 49 families ranged from \$1.50 to \$534.06. An analysis of the insurance carried by the lowest expenditure group shows that the three highest expenditures were \$125.78, \$65.49, and \$50.07; five other amounts were between \$30 and \$50. A total of \$431.45 was expended by the ten families reporting insurance. One-half of the families in this group carried life insurance. The highest expenditure of the second group was \$303.04; the lowest, \$24. Rather large policies were carried by these families: three reported premiums between \$200 and \$300; five, between \$100 and \$200; and five, between \$50 and \$100. More than one-half, or 16, of this group were insured, the total expenditure being \$2,160.54. All but two of the 14 in the third group carried life insurance—a total expenditure of \$1,534.69, which ranged in amounts from \$10 to \$296.80—; five expended between \$100 and \$200; four, between \$75 and \$100; and five, between \$10 and \$50. The fourth group reported a total of \$1,538.34, in amounts of \$534.06, \$487.50, \$325.40, \$146.38, and \$45. The highest expenditure group reported a total of \$954.45, the amounts being \$480, \$376.05, \$74.40, and \$24.

For chewing gum, 31 of the 70 farm families reported expenditures ranging from 5 cents to \$3.46, or a total of \$16.15.

Tobacco cost the 18 families that reported a total of \$326.26. The lowest expenditure group reported a total of \$77.63 by four families, one of \$31.32 and three of about \$15 each. In the second group, seven families reported \$160.23 in sums of \$50, \$38.23, \$36.25, and less. The five families reporting in the third group expended \$87, in amounts of \$41.75, \$27.05, and others less than \$12. The fourth group reported \$1.40 by two families, and the highest group made no report for tobacco.

These families reported more for tobacco than for travel other than by automobile. The amount expended for travel was \$314.14, reported by 45 families in amounts varying from 20 cents to \$62.63. All of the expenditures were comparatively small—only four exceeded \$20 and seven ranged from \$10 to \$20.

The total expenditure by the 70 families for all items classified as indications of comfort was \$33,525.35. The chief items in order of importance were insurance, education, automobile, care of the sick and death, and contributions.

FURNITURE, FURNISHINGS, AND EQUIPMENT

The items classified as furniture, furnishings, and equipment formed only 7.2 per cent of the total household expenditures of the 70 farm families. The average expenditure per family was \$80.75, of which 36 per cent was for furnishings, 29.4 per cent for equipment for house work, the same for equipment for recreation, and 5.2 per cent for furniture. The average total household expenditure was \$1,107.52, of which only two-fifths of 1 was spent for furniture, 2.6 for furnishings, 2.1 for equipment for house work, and 2.1 per cent for equipment for recreation.

TABLE 26.—Furniture, Furnishings, and Equipment—Amount and Distribution of Items of 70 Farm Families

Items	Average expenditure per family	Portion of expenditure	Portion of total expenditure
	<i>Dol.</i>	<i>Per cent</i>	<i>Per cent</i>
Furniture.....	4.19	5.2	0.4
Furnishings.....	29.08	36.0	2.6
Equipment for housework.....	23.77	29.4	2.1
Equipment for recreation.....	23.71	29.4	2.1
Total.....	80.75	100	7.2

The expenditures for furniture increased with the increase in total household expenditures, and, with one exception, the expenditure for furniture increased as the average number of rooms per house increased. The lowest group spent \$10.75 for a bed, \$2.79 for chairs, \$6 for a desk, \$4 for a second-hand buffet, \$5 for a table, and 10 cents for a miscellaneous item—a total expenditure of \$28.64.

TABLE 27.—Furniture—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Average rooms	Average expenditure for								
		Beds	Bureaus	Chairs	Couches, davenports	Desks, book-cases	Sideboards, buffets	Tables, stands	Other	Total
	<i>No.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>
0 to \$799.99.....	7.9	0.57	.....	0.15	.....	0.31	0.21	0.26	0.01	1.51
\$800 to 1199.99.....	8.3	1.23	1.15	0.32	.....	.....	.....	0.29	0.56	3.55
1200 to 1599.99.....	9.1	1.43	0.06	2.54	0.41	.....	.....	0.01	.....	4.48
1600 to 1999.99.....	8.2	3.50	6.14	.....	.....	.....	.....	0.40	.....	10.04
2000 to \$1999.99.....	10.8	8.13	.....	.....	.....	.....	.....	4.52	.....	12.65
Average, 70 families....	7.6	1.65	0.88	0.74	0.10	0.09	0.06	0.47	0.21	4.19

The next group reported \$31.94 for beds, including two beds and three small repair items. Three bureaus were reported at \$30; two rocking chairs, a chair, and two small items of repair, \$8.24;

four stands, \$7.55; and miscellaneous items, \$14.61. These miscellaneous items included an indoor toilet for \$10, and cypress boards, knobs, castors, etc., for a chest, \$4.61. The total expended by this group of 26 families was \$92.34.

In the third group a bed and two mattresses were reported for \$22.88; an old bureau, 90 cents; a rocker, \$9.50; a kitchen stool, \$3; two wicker chairs, \$26.70; a chair bottom and items of repair, \$1.50—making a total of \$71.73.

In the fourth group \$17.50 were paid for a bed, \$22 for a clothes press, \$8.69 for a sewing cabinet, and \$2 for a table—making a total of \$50.19 for five families.

In the last group a day bed was reported for \$32.50, an end table \$12.50, a card table \$1.59, and a magazine rack \$4—a total of \$50.59.

TABLE 28.—Furnishings—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families per group	Average rooms	Average expenditure for							Total
			Carpets, rugs	Dishes, silver, cutlery	Linen, bedding	Lamps, clocks, mirrors	Curtains, drapery	Pictures, bric-a-brac	Other	
	No.	No.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.	Dol.
0 to \$799.99.....	19	7.9	4.86	0.58	5.90	0.67	3.22	0.34	1.08	16.65
\$800 to 1199.99.....	26	8.3	10.07	3.60	5.88	0.39	4.26	0.34	1.53	26.07
1200 to 1599.99.....	16	9.1	10.86	1.50	11.70	1.29	5.05	1.39	2.25	34.02
1600 to 1999.99.....	5	8.2	14.48	0.90	5.80	1.80	7.06	1.15	0.96	32.15
2000 to 3199.99.....	4	10.8	34.56	3.38	1.79	3.59	32.54	1.96	6.27	84.09
Average, 70 families.....		8.5	10.55	2.09	6.97	0.95	5.97	0.73	1.80	29.08

The average expenditure per family for furniture was \$4.19 and for furnishings \$29.08. With one exception the expenditures for furnishings increased as the average number of rooms in the house increased. The largest single expenditure was for rugs and carpets. The average was \$10.55 per family. The expenditures reported under carpets and rugs include Wilton, Axminster, Olson, linoleum, and rag rugs, door mats, stair treads, etc. The next items of importance were linen and bedding, \$6.97; curtains and draperies, \$5.97; and dishes, silver, and cutlery, \$2.09 per family.

In the lowest expenditure group one family spent \$56.90 for an Axminster rug; seven others reported small rugs making a total of \$92.40. Small expenditures, of 11 families, for dishes, silver, and cutlery totaled \$10.94. All but two families of the group reported a total of \$112.03 for household linen and bedding; the largest single amount was \$18.60. An expenditure of \$12.77 for lamps,

clocks, or mirrors was reported by five families; \$61.10 for curtains and draperies by 10 families; \$6.51 for pictures and bric-a-brac; and \$20.58 for "Other", which included baskets, table scarfs, a fernery, plants, cut flowers, candles, etc. The total expended by the group was \$316.33.

In the second group \$66.40 were spent for an Olson rug, \$68.80 for a Wilton rug, and 12 other expenditures for rugs brought the total for the group to \$261.95. A total of \$93.49 for dishes, silver, and cutlery was reported by 18 families in amounts of \$24.87, \$24.31, \$18, and under \$5. All but three families reported expenditures for household linen and bedding in amounts of \$23.89, \$19.86, \$14.54, and less, making a total of \$152.86. Small expenditures for lamps, clocks, and mirrors by six families totaled \$10.05. All but two families reported a total of \$110.71 for curtains and draperies, the highest expenditure being \$17.77. A total of \$8.88 for pictures and bric-a-brac was reported by eight families. Other expenditures, which could not be classified, totaled \$39.75. The amount expended by the group was \$677.69.

The third group reported a rug costing \$72.55 and eight other expenditures for rugs and carpets, making a total of \$173.74. No expenditure for dishes was more than \$7; the total reported was \$24.07. Every family in the group reported an expenditure for household linen and bedding—the largest being \$36.45, the smallest, \$1.50, and the total, \$187.15. Six families reported \$20.60 for lamps, clocks, and mirrors. The total reported for curtains and draperies was \$80.55; three families made no report; three reported between \$10 and \$15; all others were less than \$10. Six families reported \$22.19 for pictures and bric-a-brac. An electric fan is included in the miscellaneous items, which totaled \$36.02. The total for the group was \$544.32.

The fourth group reported a rug costing \$50.63 and a total expenditure of \$72.38 for rugs and carpets. All of the other expenditures were small.

In the highest group \$138.23 were spent for a number of small rugs; \$13.50 for dishes, silver, and cutlery; \$7.18 for household linen and bedding; \$14.34 for lamps, clocks, and mirrors; \$130.17 for curtains and draperies (\$92.66 of which were spent by one family); \$7.85 for pictures and bric-a-brac; and \$25.10 for other unclassified articles, making a total of \$336.37. The total expenditure for the 70 families for furnishings was \$2,035.43 for one year.

Table 29 shows the distribution of the \$1,664.27 spent for equipment for house work. The largest expenditures were for

equipment for preparing and serving food. Six stoves—ranges and oil stoves—three pressure cookers, and a gas plate were reported. An electric coffee percolator, two electric refrigerators, an ice cream freezer, and a complete set of aluminum ware were others of the larger expenditures. The largest expenditures for equipment for cleaning were for seven vacuum cleaners and one carpet sweeper. Four electric washers were purchased during the year, and a motor for a washing machine. No sewing machines were reported.

TABLE 29.—Equipment for Housework—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families per group	Average rooms	Average expenditure for				
			Equipment for cleaning	Equipment for preparing and serving food	Laundry	Sewing	Total
	<i>No.</i>	<i>No.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>
0 to \$799.99.....	19	7.9	1.67	6.50	1.38	0.05	9.60
\$800 to 1199.99.....	26	8.3	2.54	10.75	13.69	.08	27.06
1200 to 1599.99.....	16	9.1	12.03	12.50	11.86	.27	36.66
1600 to 1999.99.....	5	8.2	6.75	7.62	2.33	.29	16.99
2000 to 3199.99.....	4	10.8	2.80	21.84	2.02	.04	26.70
Average, 70 families.....		7.6	4.79	10.41	8.45	.13	23.77

The lowest expenditure group reported \$182.40 for new equipment, some of which was being purchased on the installment plan and included an electric coffee percolator, pressure cooker, and Perfection oil stove. The next group reported \$703.53 for new equipment which included two electric washers, a motor for a washing machine, two vacuum cleaners, two pressure cookers, three stoves, and an electric refrigerator.

The next group reported \$586.60 for expenditures which included an electric washing machine, two vacuum cleaners, a range, a gas plate, and an ice cream freezer. The next expenditure group spent only \$84.93 and the two items of new equipment were a vacuum cleaner and aluminum ware.

The highest expenditure group reported \$106.81—\$55 of which were for a motor for the electric refrigerator and \$15 for an aluminum kettle.

The 70 families spent an average of \$20.91 each for recreation, and \$23.71 for equipment for recreation. The largest average expenditure was \$9.35 for the radio and its supplies; the next, \$9.05 for musical instruments and supplies; games, toys, and sleds for the

little children ranked next with an average of \$2.30; and athletic equipment and supplies, 62 cents. The victrola had almost gone out of use, the average cost for the 70 families was 10 cents each. The items classified as "Other" included Christmas trees and their trimmings, Easter dyes, fireworks, kodak films, and camp outfits, averaging \$2.28 per family.

TABLE 30.—Equipment for Recreation—Items and Average Expenditure per Family in Household Expenditure Groups

Household expenditure groups	Families per group	Average expenditure for						Total
		Games, toys, sleds, pets	Musical instruments and supplies	Vic-trola	Radio and supplies	Ath-letic equip-ment and supplies	Other	
0 to \$799.99.....	No. 19	Dol. 1.08	Dol. 0.17	Dol. 0.23	Dol. 7.68	Dol. 0.06	Dol. 0.81	Dol. 10.03
\$800 to 1199.99.....	26	2.65	2.96	0.01	7.98	0.50	0.85	14.95
1200 to 1599.99.....	16	2.22	27.22	.....	6.33	0.48	6.34	42.59
1600 to 1999.99.....	5	2.71	0.35	.....	34.40	1.94	1.75	41.15
2000 to 3199.99.....	4	5.66	29.10	0.63	7.00	2.95	2.97	48.31
Average, 70 families.....	.....	2.30	9.05	0.10	9.35	0.62	2.28	23.71

In the lowest expenditure group the total expenditure for equipment for recreation was \$190.48; of this amount \$145.94 were spent for the radio. This included a new radio, costing \$110. In the next group the total expenditure was \$388.63, with radio expenditures amounting to \$207.42. A new radio was reported for \$60, and one was rebuilt. Twelve families reported expenditures for radio supplies. A clarinet was reported for \$25. In the third group a total of \$681.38 was spent for recreational equipment, including two new pianos at a cost of \$435.46, a radio for \$90, and supplies for the radio for \$11.31. Equipment necessary for an automobile trip through the West cost \$86.41. The total expenditure for the fourth group was \$205.73, \$163 of which were for a new radio. The highest expenditure group spent \$193.25. This included a bassoon costing \$100.

SUMMARY

While it is impossible to draw any definite conclusions from such limited data, any information concerning size of income, unexpended income, and specific expenditures of farm families is a contribution to other studies being made of the consumer preferences of farm homemakers. It will aid in revealing the desires and ambitions of the people and serve as a rough basis for comparing the levels of living of different rural communities.

The available purchasing power or average cash income for these 70 farm families was \$2,099.40; the average household expenditure, \$1,107.52; and average unexpended income, \$976.68.

The data showed that the largest income recipients were farm operators between 40 and 59 years of age. Farm ownership did not seem to have any significant bearing upon the amount of income available for household expenditure.

In this study, amount of household expenditure was influenced by size of family. Families of five were unable to live upon \$800.00 without a deficit and families averaging 5.4 persons were unable to live on less than \$1200.00.

Standards of living of intelligent farm families are high. An excess of expenditures over income was found to be associated with sickness, education of children, life insurance, and expensive consumption goods, such as automobiles, radios, etc.

These data bear out Ernst Engel's theory that family budgets in a society based on money economy show a tendency to hold food expenditures stable and to increase proportions used for goods of present consumption or those classed in this study as "indications of comfort". The average expenditure for food varied less than \$100 for all of the families whose cash income fell within an income group ranging from \$1,200 to \$3,600 while "indications of comfort" varied \$478.57. The unexpended surplus varied \$2,094.50 indicating that the competition expressed by Engel in his "laws" is secondary to the primary relationship between present and future expenditures.

The expenditures averaged \$226.50 for food; \$180.52 for clothing; \$140.82 for household operation; \$478.93 for indications of comfort; and \$80.75 for furniture, furnishings, and equipment. The amount spent for food was 20.5 per cent of the total household expenditure, clothing 16.3 per cent, operating expense 12.7 per cent, indications of comfort 43.2 per cent, and furniture, furnishings, and equipment 7.3 per cent.

The expenditures studied were classified as household operation, indications of comfort, and furniture, furnishings, and equipment.

The average amount spent per family for household operation was \$140.82, or 12.7 per cent of the total household expenditure. The specific expenditures averaged \$44.75 for fuel, \$21.29 for light, \$20.02 for household services, \$15.37 for household supplies, 43 cents for insurance on household goods, \$3.23 for ice, \$5.86 for personal services, \$10.38 for personal supplies, \$16.02 for telephone, and \$3.47 for stamps, stationery, and telegrams.

Coal ranked first in the expenditures for fuel averaging \$35.21, followed by kerosene averaging \$5.78, gasoline \$1.29, and wood \$1.09. Of the expenditures for household services, hired help, averaging \$5.21, and laundry, \$7.81, were the largest items. Small amounts were reported for both dry cleaning, \$2.53, and dress making, \$1.83. The amount spent for cleaning supplies with one exception increased with the number of rooms used by the family and with the total household expenditure. All but one family reported some expenditure for canning supplies. This expenditure increased with the increase in total household expenditure. Small amounts for insurance on household goods were reported by eight families.

Amounts totaling \$225.85 for ice were reported by 37 families.

Farm families spend little for personal services although hair cuts by the professional barber seem to be looked upon more and more as a necessary expense. The women of the group whose total household expenditures were less than \$800 and those whose expenditures were more than \$2,000 spent practically nothing on hair dressing—marcels, permanent waves, and shampoos. Although the expenditures of those of the other three groups were small they increased with the increase in total expenditure.

More than one-fourth of the expenditures for personal supplies were reported to be for young people attending high school and college. Toilet articles were reported by all but one family and with one exception the average amount increased with the increase in total household expenditure.

The telephone averaged \$16.02 per family, stamps \$2.18, and stationery \$1.26. Only three telegrams were reported.

The average amount spent per family for all items classified as "indications of comfort" was \$478.93, or 43.2 per cent of the total household expenditure. The specific expenditures were for automobile \$90.97, contributions \$47.17, benevolences \$3.34, dues

\$11.37, gifts \$28.65, education \$93.42, personal allowance \$11.60, recreation \$20.91, sickness and death \$67.28, tobacco \$4.66, travel other than by automobile \$4.49, and insurance \$94.56.

These data indicate that the church is consistently and generously supported by farm families. All but one family reported some expenditure. The amounts varied from 25 cents to \$184.25. With one exception the average amount increased with the household expenditure groups. Expenditures of a charitable or philanthropic nature not intended for the support of the church were classed as benevolences. With the exception of the highest expenditure group, the expenditure increased with the amount of total household expenditure. About one-half of each of the two lowest expenditure groups made no report. Gifts to persons outside of the immediate family were reported by all but one family, and gifts of food amounting to \$214.61 were reported by 24 families. The average amount spent for gifts increased with the increase in expenditure groups. The highest expenditure was \$164.77, and the lowest \$2.05.

The farmer with a high standard of living regardless of income desires an education for his children and seeks to improve his own through reading, attendance at Farmers' Institutes, etc. One-half of these families reported expenditures of this nature averaging \$3.47, which were classified as adult education. They also reported an average of \$7.04 for newspapers and magazines. Fifteen families reported children in college with an average expenditure of \$58.83, and 25 reported \$11.73 for music lessons. Expenditures for school supplies, tuition, and transportation for children attending elementary schools and high schools averaged \$12.35. Another kind of education which is equally valuable to every boy and girl is training in sound personal finance. This kind of training is best secured through the handling of a personal allowance, and 36 of these families gave such an allowance to their children.

The farm family does not seek its pleasures in high priced forms of entertainment when expenditures for recreation average only \$20.91 per family. Even this amount was reduced to an average of \$7.28 by the families whose total expenditure was less than \$800. The amount for recreation increased but little until the total household expenditure exceeded \$2,000. Movies, plays, concerts, and lectures averaged \$5.54; fairs, socials, picnics, and dances, \$6.44; excursions and trips, \$8.23; and baseball, basketball, and football, 70 cents.

Undoubtedly, the social activities of the lodge serve as a form of recreation for farm families. All of these families but nine in the two lowest expenditure groups were members of some kind of lodge, club, or organization. The average amount spent by each group increased regularly with the increase in total household expenditure. The most frequent dues reported were for the Farm Bureau and Grange.

Expenditures necessary for the care of the sick and in cases of death averaged 6.1 per cent of the total household expenditure. More than one-half of the expenditure was for the doctor and medicine, and almost one-fourth for the oculist and dentist. The amount spent for the oculist increased as the amount of total household expenditure increased. Fifty of the 70 families reported expenditures for the dentist averaging \$8.03 per family. All but three families reported an expenditure for medicine. It was estimated that of the \$331.96 spent for medicine, \$192.55 were spent for prescriptions, \$85.35 for proprietary medicines, and \$54.06 for laxatives. Of the \$2,151.42 spent for the doctor, it appeared that \$96.50 had been spent for the obstetrician, \$475 for the surgeon, and \$1,579.92 for the general practitioner. A total of \$415.38 was reported by nine families for hospital expenses. Expenditures for but one nurse were recorded. Two deaths were reported and an expenditure of \$570 for the funerals, \$46.10 for the cemetery, and \$38.98 for floral offerings.

Insurance was the largest expenditure reported by these 70 families. Policies were carried by ten of the 19 families of the lowest expenditure group; by 16 of the 26 families of the next group; by 14 of the 16 families of the third group; and by all in the two highest expenditure groups. The amounts paid for the policies ranged from \$1.50 to \$534.06, making a total of \$6,619.45, or 8.5 per cent of the total household expenditure.

Thirty-one of the 70 farm families reported \$16.15 for chewing gum and 18 reported \$326.26 for tobacco.

Forty-five families reported small amounts for travel other than by automobile which totaled \$314.14.

The expenditures for furniture, furnishings, and equipment formed but 7.2 per cent of the total household expenditure of the 70 farm families.

The average expenditure per family for furniture was \$4.19, for furnishings \$29.08, for equipment for housework \$23.77, and for equipment for recreation \$23.71. Until the total household

expenditure for these families exceeded \$1,600 little furniture of value was purchased. The nine families representing the two higher expenditure groups spent \$100.78 for eight pieces of furniture.

With one exception the expenditure for furnishings increased with the number of rooms per house and with the total household expenditure. The largest expenditures averaging \$10.55 were for rugs and carpets. Other items of importance were linens and bedding averaging \$6.99; curtains and draperies \$5.97; and dishes, silver, and cutlery \$2.09 per family. The expenditures for equipment for housework show that the farm woman is increasingly availing herself of labor-saving devices. Three pressure cookers, two electric refrigerators, four electric washing machines, seven vacuum cleaners, and an electric coffee percolator were reported. With the exception of one electric washing machine and two vacuum cleaners the other pieces of equipment were bought by families whose total household expenditure ranged between \$800 and \$1,600. The average expenditure for the 70 families was \$23.77.

These farm families spent an average of \$20.91 for recreation outside of the home and \$23.71 for equipment for recreation within the home. The largest average expenditure was \$9.35 for the radio and its supplies. Musical instruments and their supplies averaged \$9.05; games, toys, and sleds \$2.30; athletic equipment and supplies 62 cents; and such items as Christmas trees and trimmings, Easter dyes, fireworks, kodak films, and camp outfits \$2.28. The average expenditure for equipment for recreation for the families whose total household expenditure was less than \$1,200 was practically one-fourth of that of the higher expenditure groups.

TABLE 31.—Income, Persons, and Household Expenditure of 70 Ohio Farm Families*

Income		Persons in family	Total household expendi- ture	Expenditure for								Indica- tions of comfort	Furniture, furnishings, equipment
Total	Portion non-agri- cultural sources			Food			Clothing	Household operation					
				Total	Furnished	Purchased		Tota	Furnished	Purchased			
<i>Dol.</i>	<i>Per cent</i>	<i>No.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	
1100.....	45.4	2	269.98	351.39	222.62	128.77	58.23	39.85	30.00	9.85	67.18	5.95	
1859.....	35.5	3	360.66	261.36	38.30	223.06	23.76	52.28	.....	52.28	43.05	18.51
1062.....	0	4	401.50	327.18	223.06	104.12	79.17	80.05	13.10	66.95	147.91	3.35	
1680.....	0	5	468.64	404.31	258.73	145.58	117.49	39.06	.....	39.06	33.61	132.90
432.....	19.9	3	474.23	396.23	179.97	216.26	88.63	57.52	30.50	27.02	139.94	2.38	
1734.....	6.6	2	536.78	296.29	140.05	156.24	80.30	50.08	.....	50.08	218.18	31.98
1440.....	0	2	548.49	650.96	249.92	401.04	29.14	71.58	16.00	55.58	55.23	7.50	
1707.....	2.3	4	561.50	596.10	379.50	216.60	75.90	104.17	7.25	96.92	125.83	46.25	
331.....	0	6	578.60	477.21	346.77	130.44	153.62	144.69	54.75	89.94	186.47	18.13	
No reports.....	.....	4	580.19	386.56	205.96	180.60	168.49	50.49	14.37	36.12	151.24	43.74
1496.....	1.7	4	599.12	261.77	135.15	126.62	172.17	132.12	.....	132.12	160.23	7.98
1303.....	22.4	2	605.27	411.81	301.61	110.20	47.75	114.87	7.02	107.85	236.51	102.96	
2375.....	30.5	3	613.05	419.89	280.41	139.48	129.84	102.43	8.50	93.93	233.37	16.43	
3423.....	6.7	5	652.24	439.89	214.30	225.59	157.84	56.62	14.00	42.62	147.80	78.39	
No reports.....	.....	4	696.52	363.61	128.22	235.39	114.24	134.86	6.00	128.86	196.63	21.40
1103.....	90.9	5	732.54	353.85	239.15	114.70	59.39	182.60	7.5	181.85	307.51	69.09	
430.....	20.9	4	771.54	342.40	198.49	143.91	135.00	82.50	.....	82.50	399.20	10.93
2320.....	82.8	2	788.67	533.69	302.60	231.09	151.07	97.84	.....	97.84	246.53	62.14
1593.....	46.4	3	792.27	320.51	145.69	174.82	161.10	188.17	.....	188.17	230.34	37.84
1010.....	1.0	5	806.07	690.61	450.40	240.21	167.18	105.95	44.10	61.85	272.10	64.73	
1400.....	0	5	817.51	634.33	491.72	142.61	197.37	142.86	47.00	95.86	286.74	94.93	
1353.....	11.3	2	819.41	370.64	235.49	135.15	81.65	203.41	1.00	202.41	373.66	26.54	
2290.....	43.3	3	833.22	315.08	180.92	134.16	108.08	189.68	7.00	182.68	300.07	108.23	
800.....	0	6	844.14	419.27	280.27	139.00	253.32	87.04	.....	87.04	310.21	54.57
928.....	0	2	853.92	342.85	164.03	178.82	99.33	234.34	.....	234.34	310.30	31.13
1058.....	12.7	2	867.34	423.09	293.21	129.88	119.38	129.48	6.02	123.46	274.57	220.05	
2423.....	15.4	6	892.81	521.74	302.39	219.35	109.86	181.39	.....	181.39	337.04	45.17
2079.....	0	6	895.27	796.60	401.33	395.27	161.56	147.15	2.00	145.15	177.89	15.40	
2000.....	0	6	899.25	352.92	188.58	164.34	67.26	128.32	38.25	90.07	566.76	10.82	
3870.....	57.4	5	903.00	588.23	328.57	259.66	137.18	175.50	.....	175.50	307.20	23.46
1200.....	0	5	920.84	531.37	225.93	305.44	139.00	142.53	38.50	104.03	317.82	54.55	
2250.....	0	5	944.90	701.21	433.36	267.85	332.84	126.79	.....	126.79	168.41	49.01
1400.....	57.1	5	958.66	727.95	561.54	166.41	153.38	105.63	58.10	47.53	586.57	4.77	
700.....	28.6	7	990.46	546.20	318.36	227.84	127.62	222.80	4.58	218.22	353.30	63.48	
831.....	3.9	4	995.38	435.33	284.35	150.98	188.77	224.94	14.76	210.18	412.23	33.22	
3400.....	0	3	1002.70	289.99	164.27	125.72	117.38	103.26	2.35	100.91	637.70	20.99	

TABLE 31.—Income, Persons, and Household Expenditure of 70 Ohio Farm Families*—Continued

Income		Persons in family	Total household expendi- ture	Expenditure for								
Total	Portion non-agri- cultural sources			Food			Clothing	Household operation			Indica- tions of comfort	Furniture, furnishings, equipment
				Total	Furnished	Purchased		Total	Furnished	Purchased		
<i>Dol.</i>	<i>Per cent</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>	<i>Dol.</i>
1400.....	0	6	1012.21	541.46	204.98	336.48	205.63	141.48	.....	141.48	261.26	67.36
No reports.....	.....	3	1028.03	469.89	288.48	181.41	159.06	189.22	4.65	184.57	442.03	60.96
2223.....	2.2	5	1990.39	502.78	361.02	141.76	238.82	295.86	30.00	76.64	484.75	148.42
1922.....	0	7	1097.19	572.23	383.69	188.54	398.57	73.31	7.50	65.81	188.55	255.72
2200.....	0	5	1101.04	650.38	347.75	302.63	225.27	164.56	.....	164.56	296.15	112.43
3040.....	11.2	5	1120.41	624.06	374.01	250.05	105.66	159.06	56.68	102.38	544.84	117.48
900.....	55.5	4	1129.95	542.97	362.07	180.90	196.47	227.10	102.00	125.10	619.29	8.19
3500.....	0	8	1146.78	714.46	387.18	327.28	165.83	139.07	16.00	123.07	412.82	117.78
2000.....	90.0	3	1159.49	298.17	99.86	198.31	70.76	177.94	.50	177.44	660.18	52.80
2183.....	11.7	6	1228.23	565.56	302.55	263.01	140.50	202.79	12.50	190.29	594.64	39.79
2667.....	1.0	8	1256.39	723.27	440.45	282.82	200.58	232.02	7.50	224.52	455.58	92.89
1615.....	7.1	9	1257.75	899.04	642.23	256.81	163.36	223.91	101.00	122.91	652.67	62.00
691.....	5.7	4	1264.00	383.73	208.66	175.07	133.05	135.21	.....	135.21	687.86	132.81
2673.....	0	3	1286.30	569.99	271.85	298.14	50.20	107.55	.....	107.55	604.62	225.79
1886.....	0	4	1296.54	537.00	338.73	198.27	177.43	364.04	4.50	359.54	554.39	6.91
1875.....	41.3	6	1356.59	504.08	243.24	260.84	235.93	141.73	36.00	105.73	729.32	24.77
4500.....	0	5	1358.86	690.42	351.73	338.69	182.74	125.41	.....	125.41	482.57	229.45
520.....	3.8	6	1374.34	297.24	107.51	189.73	94.96	121.53	.....	121.53	854.84	113.28
5040.....	0	7	1382.99	524.30	355.80	168.50	154.36	170.54	46.00	124.54	874.48	61.11
1020.....	2.0	7	1415.99	822.68	561.34	261.34	257.45	231.26	23.17	208.09	534.00	155.11
2440.....	9.8	6	1436.19	801.92	643.63	158.29	399.21	126.62	.....	126.62	643.68	108.39
5700.....	47.4	3	1457.95	473.09	182.17	290.92	431.03	182.50	.....	182.50	533.51	19.99
2552.....	4.3	6	1473.30	523.58	380.23	143.35	252.08	49.53	4.60	44.93	752.07	280.87
3020.....	59.6	4	1485.34	367.22	146.13	221.09	163.15	162.74	2.00	160.74	671.09	269.27
2470.....	0	5	1526.75	848.38	390.38	458.00	280.03	318.92	5.00	313.92	413.20	61.60
961.....	39.5	6	1609.83	738.29	196.01	542.28	244.10	327.85	.....	327.85	387.86	107.74
1381.....	10.8	4	1726.27	418.00	185.71	232.29	118.05	159.90	5.50	154.40	1173.34	48.19
5900.....	67.8	4	1865.09	373.80	215.15	158.65	182.10	223.48	13.00	210.48	1254.60	59.26
2286.....	3.7	5	1881.75	547.42	274.70	272.72	236.07	219.06	3.00	216.06	1108.37	48.53
1337.....	7.5	7	1964.31	762.04	268.49	493.55	299.28	248.59	19.20	229.39	704.24	237.85
2470.....	35.2	5	2060.91	509.69	238.91	270.78	423.21	292.77	3.00	289.77	1037.18	39.97
4058.....	66.5	6	2409.57	886.27	394.85	491.42	360.45	293.63	.....	293.63	1136.12	127.95
2700.....	0	5	2847.91	449.92	323.75	126.17	292.45	142.41	3.00	139.41	2130.79	159.09
7150.....	61.5	6	3141.92	657.48	249.93	407.55	834.54	226.69	12.00	214.69	1325.13	360.01

*Arranged according to total household expenditure.

TABLE 32.—Household Expenditures per Family—Total and Classified

Amount	Portion spent for				
	Food	Clothing	Household operation	Indications of comfort	Furniture, furnishings, equipment
<i>Dol.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>
269.98.....	47.7	21.6	3.6	24.9	2.2
360.66.....	61.8	6.6	14.5	12.0	5.1
401.50.....	25.9	19.8	16.6	36.9	.8
468.64.....	31.1	25.0	8.4	7.1	28.4
474.23.....	45.6	18.7	5.7	29.5	.5
536.78.....	29.1	15.0	9.3	40.6	6.0
548.49.....	73.1	5.3	10.2	10.0	1.4
561.50.....	38.6	14.4	16.4	22.4	8.2
578.60.....	22.5	26.6	15.5	32.2	3.2
580.19.....	31.1	29.1	6.2	26.1	7.5
599.12.....	21.1	28.8	22.0	26.8	1.3
605.27.....	18.2	7.9	17.8	39.1	17.0
613.05.....	22.8	21.1	15.4	38.0	2.7
652.24.....	34.6	24.2	6.5	22.7	12.0
696.52.....	33.8	16.4	18.5	28.2	3.1
732.54.....	15.7	8.1	24.8	42.0	9.4
771.54.....	18.7	17.4	10.7	51.8	1.4
788.67.....	29.3	19.2	12.4	31.2	7.9
792.27.....	22.1	20.3	23.8	29.0	4.8
806.07.....	29.8	20.7	7.7	33.8	8.0
817.51.....	17.4	24.2	11.7	35.1	11.6
819.41.....	16.5	10.0	24.7	45.6	3.2
833.22.....	16.1	15.0	21.9	36.0	13.0
844.14.....	16.5	30.0	10.3	36.7	6.5
853.92.....	20.9	11.7	27.4	36.4	3.6
867.34.....	15.0	13.7	14.3	31.6	25.4
892.81.....	24.6	12.3	20.3	37.7	5.1
895.27.....	44.2	18.0	16.2	19.9	1.7
899.25.....	18.3	7.5	10.0	63.0	1.2
903.00.....	29.0	15.0	19.4	34.0	2.6
920.84.....	33.2	15.1	11.3	34.5	5.9
944.90.....	28.3	35.3	13.4	17.8	5.2
958.66.....	17.4	16.0	4.9	61.2	.5
990.46.....	29.0	12.9	22.0	35.7	6.4
995.38.....	15.2	18.9	21.2	41.4	3.3
1002.70.....	12.5	11.7	10.1	63.6	2.1
1012.21.....	33.2	20.4	13.9	25.8	6.7
1028.03.....	17.6	15.6	17.9	43.0	5.9
1090.39.....	13.0	21.9	7.0	44.5	13.6
1097.19.....	17.2	36.3	6.0	17.2	23.3
1101.04.....	27.5	20.4	15.0	26.9	10.2
1120.41.....	22.3	9.5	9.1	48.6	10.5
1129.95.....	16.0	17.4	11.1	54.8	.7
1146.78.....	28.5	14.5	10.7	36.0	10.3
1159.49.....	17.1	6.1	15.3	56.9	4.6
1228.23.....	21.4	11.5	15.4	48.5	3.2
1256.39.....	22.5	16.0	17.8	36.3	7.4
1257.75.....	20.4	13.0	9.8	51.9	4.9
1264.00.....	13.9	10.5	10.7	54.4	10.5
1286.30.....	23.2	3.9	8.4	47.0	17.5
1296.54.....	15.3	13.7	27.7	42.8	.5
1356.59.....	19.2	17.4	7.8	53.8	1.8
1358.86.....	24.9	13.5	9.2	35.5	16.9
1374.34.....	13.8	6.9	8.9	62.2	8.2
1382.99.....	12.2	11.2	9.0	63.2	4.4
1415.99.....	18.5	18.1	14.7	37.8	10.9
1436.19.....	11.0	27.8	8.8	44.9	7.5
1457.95.....	20.0	29.5	12.5	36.6	1.4
1473.30.....	9.7	17.1	3.1	51.0	19.1
1485.34.....	14.9	11.0	10.8	45.2	18.1
1526.75.....	30.0	18.3	20.7	27.0	4.0
1609.83.....	33.7	15.1	20.4	24.1	6.7
1726.27.....	13.5	6.8	8.9	68.0	2.8
1865.09.....	8.5	9.8	11.3	67.2	3.2
1881.75.....	14.5	12.5	11.5	58.9	2.6
1964.31.....	25.1	15.3	11.6	35.9	12.1
2060.91.....	13.1	20.6	14.0	50.4	1.9
2409.57.....	20.4	15.0	12.1	47.2	5.3
2847.91.....	4.4	10.3	4.9	74.8	5.6
3141.92.....	13.0	26.5	6.9	42.1	11.5

TABLE 33.—Cash Income per Family and Classified Expenditures in Percentage of Family Income

Income	Percentage of income spent for					
	Food	Cloth- ing	Household operation	Indications of comfort	Furniture, furnish- ings, equipment	Total expendi- tures
<i>Dol.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>	<i>Pct.</i>
331.....	39.4	46.4	27.2	56.3	5.5	174.8
430.....	33.5	31.4	19.2	92.8	2.5	179.4
432.....	50.1	20.5	6.2	32.4	.6	109.8
520.....	36.5	18.3	23.4	164.4	21.7	264.3
691.....	25.3	19.3	19.6	99.5	19.2	182.9
700.....	32.5	18.2	31.2	50.5	9.1	141.5
800.....	17.4	31.6	10.9	38.8	6.8	105.5
831.....	18.2	22.7	25.3	49.6	4.0	119.8
900.....	20.0	21.8	13.9	68.8	.9	125.4
928.....	19.3	10.7	25.2	33.4	3.4	92.0
961.....	56.4	25.4	34.1	40.4	11.2	167.5
1010.....	23.8	16.6	6.1	26.9	6.4	79.8
1020.....	25.6	25.2	20.4	52.4	15.2	138.8
1058.....	12.3	11.3	11.7	26.0	20.7	82.0
1062.....	9.8	7.5	6.3	13.9	.3	37.8
1100.....	12.9	5.8	1.0	6.7	.6	27.0
1103.....	10.4	5.4	16.4	27.9	6.3	66.4
1200.....	25.5	11.6	8.7	26.5	4.5	76.8
1303.....	8.5	3.7	8.3	18.2	7.9	46.5
1337.....	36.8	22.4	17.2	52.7	17.8	146.9
1353.....	10.0	6.0	15.0	27.6	2.0	60.6
1381.....	16.8	8.5	11.2	85.1	3.6	124.2
1400.....	11.9	11.0	3.4	41.9	.3	68.5
1400.....	10.2	14.1	6.8	20.5	6.8	58.4
1400.....	24.0	14.7	10.1	18.7	4.8	72.3
1440.....	27.8	2.0	3.9	3.8	.6	38.1
1496.....	8.5	11.5	8.8	10.7	.5	40.0
1593.....	11.0	10.1	11.8	14.4	2.4	49.7
1615.....	15.9	10.2	7.6	40.4	3.8	77.9
1680.....	8.7	7.0	2.3	2.0	8.9	27.9
1707.....	12.7	4.4	5.7	7.4	2.7	32.9
1734.....	9.0	4.6	2.9	12.6	1.9	31.0
1859.....	12.0	1.3	2.8	2.3	1.0	19.4
1875.....	13.9	12.6	5.6	38.9	1.4	72.4
1886.....	10.5	9.4	19.0	28.4	4.4	68.7
1922.....	9.8	20.8	3.4	9.8	13.3	57.1
2000.....	8.2	3.4	4.5	28.3	.6	45.0
2000.....	9.9	3.5	8.9	33.0	2.6	57.9
2079.....	19.0	7.8	7.0	8.6	.7	43.1
2183.....	12.1	6.4	8.8	27.2	1.8	56.3
2200.....	13.8	10.2	7.5	13.5	5.0	50.0
2223.....	6.4	10.7	3.4	21.8	6.8	49.1
2250.....	11.9	14.8	5.6	7.5	2.2	42.0
2286.....	11.9	10.3	9.5	48.5	2.1	82.3
2290.....	5.9	4.7	8.0	13.1	4.7	36.4
2320.....	10.0	6.5	4.1	10.6	2.8	34.0
2375.....	6.6	6.2	4.4	9.8	.8	25.8
2423.....	9.0	4.5	7.5	13.9	1.9	36.8
2440.....	6.5	16.4	5.2	26.4	4.4	58.9
2470.....	11.0	17.1	11.7	42.0	1.6	83.4
2470.....	18.5	11.3	12.7	16.7	2.6	61.8
2552.....	5.6	9.8	1.8	29.5	11.0	57.7
2657.....	10.6	7.5	8.4	17.1	3.5	47.1
2673.....	11.2	1.9	4.0	22.6	8.4	48.1
2700.....	4.7	10.8	5.2	78.9	5.9	105.5
3020.....	7.3	5.4	5.3	22.2	9.0	49.2
3040.....	8.2	3.5	3.4	17.9	3.9	36.9
3400.....	3.7	3.4	3.0	18.8	.6	29.5
3423.....	6.6	4.6	1.2	4.3	2.4	19.1
3500.....	9.4	4.7	3.5	11.8	3.4	32.8
3870.....	6.7	3.6	4.5	7.9	.6	23.3
4058.....	12.1	8.9	7.2	28.0	3.2	59.4
4500.....	7.5	4.1	2.8	10.7	5.1	30.2
5040.....	3.3	3.1	2.5	17.4	1.1	27.4
5700.....	5.1	7.6	3.2	9.4	.3	25.6
5900.....	2.7	3.0	3.6	21.3	1.0	31.6
7150.....	5.7	11.7	3.0	18.5	5.0	43.9

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